

No 134

FAME

5 Cents.

AND

FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

A BIG RISK;

OR, THE GAME THAT WON. *By A SELF-MADE MAN.*

(A WALL ST. STORY.)



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Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

Issued Weekly—By Subscription \$2.50 per year. Entered according to Act of Congress, in the year 1908, in the office of the Librarian of Congress, Washington, D. C., by Frank Tousey, Publisher, 24 Union Square, New York.

No. 134.

NEW YORK, APRIL 24, 1908.

PRICE 5 CENTS.

A BIG RISK

OR,

THE GAME THAT WON

(A WALL STREET STORY)

By A SELF-MADE MAN

CHAPTER 1.

THE STORM AND THE OLD ROADHOUSE.

"I'm afraid we're in for it, Will," said Chester Young. "Those thunder clouds are coming up at express speed, and there isn't a house in sight where we can seek shelter."

"Kind of tough to get a drenching away out here, miles from New York," replied his companion.

"I should say so. It's hard luck."

The two boys were spinning along a New Jersey road on their bicycles.

Both were about the same age and height, but Ches Young was the more rugged and manly-looking of the two.

They were Wall Street boys, employed in the same office, that of Ingoldsby & Co., stock brokers.

Ches was the messenger of the establishment, while Will Nash attended to the blackboard quotations in the reception-room.

The boys lived in Harlem, within a block of each other—Ches with his widowed mother, and a sister, who worked for a Fifth Avenue milliner, in a modest flat next to the roof; Will with his parents and four younger brothers and sisters, in an equally unpretentious apartment house.

They were great fresh-air birds, these boys, and had taken advantage of Decoration Day, which, as everybody knows, is a holiday, to take a long spin over the country roads on their wheels.

"It wouldn't be safe to take refuge in that wood yonder, do you think?" asked Will doubtfully.

"I don't care to risk it, for trees seem to attract the lightning."

"There must be more than a hundred trees in that wood. It isn't likely more than one of them would be struck."

"If one of them was hit it would surely be the one under which we took shelter."

"Why so?"

"It always seems to happen that way."

"I think there is less danger in a wood than under a solitary tree in an open field."

"We'd get wet, anyway, if we stopped in the wood. The trees would only partially ward off the rain. You know it generally pours in a thunder storm."

The black, threatening clouds now covered half of the heavens.

Vivid streaks of electricity cut through them in zigzag fashion, and the rumbling of the thunder grew louder every moment.

At the rate the clouds were approaching there was evidently a high wind accompanying them, and the boys expected to run into that pretty soon.

The prospect at that moment was very discouraging.

If they had to face the brunt of that storm in the open they were bound to look like a pair of drowned rats when it was over.

They were now close to the edge of the wood, which came down to the turn in the highway.

"Maybe we'll see a house within reaching distance around the bend of the road," said Will hopefully.

"I hope so," replied Ches. "It will have to be pretty near, if we're going to escape the wind and the rain."

A minute later they were whirling around the curve in the turnpike.

Right before them, less than a quarter of a mile distant, stood a lonesome-looking two-story building, with a broad veranda, standing close to the road.

There was a long shed in the rear of the house, open in front.

Both boys uttered a shout of satisfaction when they saw the place, and with one accord they began a spurt in order to reach it as soon as possible.

As they dismounted in front of the veranda the wind, advance herald of the storm, swooped down on the landscape with a rush that made things hum in that vicinity.

The trees bent like reeds under it, and the dust rose in clouds.

"Just in time," said Ches, dragging his wheel on to the veranda.

"Gee! I'm glad we're not out in that," replied Will.

Big raindrops now began to fall, and as they came down faster the wind swept them in under the veranda roof, so that it looked as if there would be no shelter where the boys stood.

"This seems to be a deserted roadhouse," said Ches. "I wonder if we can get inside?"

He tried the door, but it was as fast as wax.

"No go," he said.

"Try that window. If it's fastened, I move we smash it in," said Will.

The window was covered with a pair of board shutters that would not budge, being fastened on the inside.

"We're not likely to smash the window, as you suggested, for we can't get at it," said Ches.

"I've got a heavy screwdriver in my tool bag," said Will. "Perhaps we can force the shutters. We're going to get wet if we have to stay here."

He got the implement out of his bag, which was strapped to the back of his saddle, and Ches was soon trying to open the shutters.

He tried in different places without much success.

"There seems to be a bolt or a bar holding it," he said.

As he spoke a good-sized piece of the shutter suddenly gave way with a snap, revealing a stout bolt.

Placing his hand in the opening made by the splitting off of the wood, and putting his boot against the other shutter as a purchase, Ches pulled with all his strength.

A splitting sound followed, and soon the shutter gave way entirely, landing the young messenger on his back on the veranda.

Will greeted this performance with a loud laugh, though Ches did not think it was funny at all.

He got up, and, pulling open the other shutter, tried the window-sash inside.

It yielded to his touch, and flew up.

"Come on in," he said to his companion, stepping through the opening.

Will followed, and then they had the satisfaction of watching the storm from the shelter of the dark and empty front room of the building.

"Say! this is great luck," chuckled Will. "It makes a chap feel good to see what he missed. Gee! How it does come down!"

And it did, for a fact.

The thunder crashed almost above their heads now, and the darkened landscape was lighted up at frequent intervals by lurid flashes of forked electricity.

The rain thundered against the side and top of the old roadhouse, reverberating through the empty building like the long roll of a snare-drum.

"It's better to be born lucky than rich," replied Ches.

The rain was swept by the wind into every corner of the veranda outside, and had the boys been forced to remain out there they would have got a fairly good wetting, in spite of the fact that there was a roof over their heads.

Inside of the building, however, they were quite protected.

"I wonder how long since this old trap was occupied?" said Will.

"A good many years ago, I guess," answered Ches.

"I should think the person who owned this property would put it to some good use. There's no money in letting a house go to rack and ruin."

"Probably the owner hasn't been able to get a tenant, and doesn't want to live here himself. As a roadhouse it no doubt ceased to pay long ago, and nobody wants to occupy it as a mere dwelling. Maybe the property belongs to heirs under age, or it may be tied up in some kind of an endless lawsuit. I dare say a whole lot of reasons could be found to account for its being out of commission."

"Let's look it over while the storm is on?" suggested Will.

The idea met with his companion's approval, and they proceeded to explore the old building.

The room they were in was the biggest one in the house, and have evidently been used as a barroom.

The bar and shelving were still in evidence, covered with a thick mantle of dust.

Everything of any value at all had been carried away.

There were three other rooms on that floor, one of which showed traces of having been used as a kitchen.

A front stairway and a back one led to the floor above, where the boys found four vacant rooms that echoed their tread.

Another narrow staircase pointed the way to the garret.

Here they found two unfinished rooms under the sloping roof.

One of these was as bare as the others, while the other contained a number of broken chairs, a demoralized table, and an old-fashioned dresser that looked as if it belonged to the Revolutionary period.

It was built of solid Spanish mahogany, and the drawers had glass knobs, that presented an odd look to the boys, who had never seen such things before.

Ches pulled the drawers out, one by one, but there was nothing but some old newspapers in them.

While they had been going over the house the storm was raising Cain outside.

It was now directly over that part of the landscape.

The lightning constantly illuminated the old garret, while the thunder boomed with fearful distinctness.

"My gracious!" exclaimed Will. "This is a fierce thunder storm for this time of the year. It's a mighty lucky thing we're not out in it."

"Bet your life it is!" replied Ches. "Just listen to that rain!"

The boys were still standing in front of the ancient dresser, after closing the last drawer.

"What would you give for this old relic, if it was put up at auction?" asked Ches.

"Give for it! I wouldn't bid a nickel. It isn't worth the powder to blow——"

The last word was still on his lips when a dazzling flash of electricity, mingled with an awful crash, tore a hole through the roof and struck the old dresser.

The boys, surrounded with blinding streams of lurid fire, were flung, stunned, upon the floor—Ches across the ruins of the dresser, and Will six feet away.

CHAPTER II.

WHAT THE THUNDERBOLT BROUGHT TO CHESTER YOUNG.

It was a thunderbolt that had struck the old roadhouse and knocked the two boys out.

Fortunately, its force had been spent upon the dresser, which was now a complete wreck.

Through the hole torn in the roof a stream of water poured down upon Chester's white, upturned face, lying in the midst of the debris, and the shock of the miniature waterfall shortly revived the young messenger.

The storm was already passing away in the direction of New York, but it was still kicking up quite a racket.

For several minutes after recovering his senses Ches lay dazed by the terrible experience he had been up against.

Then he began to move, and presently sat up and looked around.

Part of the dresser hung over him in a threatening way, as if about to fall, and the boy instinctively put up his hand and pushed it back.

As he did so a small tin box fell out of the ruin and struck him across the chest.

Ches looked at it wonderingly.

The lid had been partly torn away, and as the boy raised it several blackened gold coins fell out in his hands.

The young messenger was astonished at the sight of the money, and he forgot all about his companion for the moment.

The lightning flashes were not strong enough now to light the attic up so that he could see the contents of the box with any distinctness, and the clouded sky made the room very dark, although it was only the middle of the afternoon.

Ches was eager to examine his find, and thought of the match-safe he always carried in his pocket.

Flashing a match, he saw that the box appeared to be quite full of tarnished gold pieces of American coinage.

"Talk about luck!" cried Ches. "I'm right in it. There must be several hundred dollars here. There is no doubt but that the box came out of the wreck of that dresser which was struck by the lightning bolt. It must have been hidden away in some secret aperture, for Will and I examined all the drawers, and found nothing of any importance in them. And that reminds me—where is Will?"

He looked around, and saw his companion lying, silent and motionless, several feet away.

"Great Scott! Can he be dead?" gasped the young mes-

senger, putting down the box and crawling over to his friend. "Here, Will!—wake up—wake up!"

He shook the unconscious boy, but Nash gave no sign of life.

With trembling fingers Ches drew another match from his box, lit it, and held the flame down to the white face of his companion.

It looked very death-like under the glare of the light, and Ches uttered a groan of dismay.

Then he tore open Will's vest and placed his ear above the boy's heart.

He held his breath and listened intently.

To his great relief and satisfaction he saw that Will was not dead, for he heard a faint pulsation.

He immediately dragged his friend over to where the rain was still dropping down through the hole in the roof, and placed his face under the falling water.

Then he rubbed his face and temples vigorously in an effort to recall the lad to his senses.

His tactics were successful, for Will soon gave signs of returning animation.

In a few moments he sat up and looked around in a dazed way.

"How do you feel, old man?" asked Ches.

"What happened to me?" asked Will, in a puzzled way.

"Don't you know?"

"I do not."

"The building was struck by a thunderbolt, and we were both knocked silly."

"Is that a fact?"

"Yes. We were standing in front of that old dresser, when suddenly there was a tremendous shock, the whole place seemed a mass of fire, and that's all I remembered till I came to my senses and felt a stream of water dropping on my face from a hole in the roof. The dresser was knocked into a cocked hat. If we had had our hands on it at the time I guess we'd have been gone cases."

"I begin to remember things now," said Will. "The storm is about over, isn't it?"

"Yes. You can hear the thunder in the distance. The lightning has passed away, and the rain has let up."

"Then we'd better leave this old shack. I've had enough of it."

"That thunderbolt brought me a great piece of luck."

"It did!" exclaimed Will, in surprise. "How so?"

"Wait till I strike a match, and I'll show you."

Ches flashed a lucifer, and showed his companion the box of tarnished gold coin.

"Gee! Where did that come from?" ejaculated Will in amazement.

"From the old dresser."

"How could that be? We looked through all the drawers, and found only a few old newspapers."

"There must have been a secret drawer or receptacle in it, just the same, for the box dropped out of it into my arms."

"It did?"

"Yes. The lightning twisted the cover half off it."

"That looks like gold coin."

"That's what it is."

"There ought to be several hundred dollars in the box."

"I guess there is."

"Don't I come in for any of it?"

"I have no objection to giving you a whack in it, though the discovery was actually mine."

"Oh, I don't ask you for an even divide. Give me what you please."

"How will a quarter suit?"

"That will be all right. I wonder who it belonged to?"

"The owner must be dead and gone long ago, or the money would not have remained in that old piece of furniture. I guess we are fairly entitled to it."

"Sure we are! Finders is keepers in a case like this. Look at the color of the money! It's been there half a century, at least."

"We can get a line on that by looking at the date on the coin," said Ches. "I must wrap the box up in one of the old newspapers so that I can carry it safely."

Ches did that, and then they descended to the ground floor, and made their exit by the window, which they shut down, and closed the shutters as well as they could.

"I guess we'd better start back for the city," said Will. "The rain has made the roads too heavy for pleasant riding."

"I agree with you."

So when they mounted their wheels they started back for New York.

It took them considerably longer getting to the ferry than it had to reach the roadhouse when the road was hard.

After crossing the river they still had a long ride up to Harlem before them.

It was after six when they arrived at their street.

"Come over after you've had your supper, Will, and we'll count the money in the box, and then you can have your share," said Ches.

"All right. I'll be over—bet your boots!"

Ches carried the newspaper-wrapped box to his room, and left it in his trunk; then he went in to supper.

He told his mother and sister about the adventure he and Will had at the old roadhouse.

Both were much concerned over the narrow escape from death he had had.

"Never mind, mother. A miss is as good as a mile, any day. It isn't often a chap gets hit by lightning and lives to tell the tale," laughed Ches.

"If you had really been hit you wouldn't be here now, brother dear," replied Nellie Young. "What were your sensations at the time?"

"All I can remember is that I thought the roof had fallen in on us and that the attic was on fire. I don't want to go through the same thing again."

"I should hope not," replied his mother. "You had a very providential escape."

"I think Will caught it a shade worse than me, for I found him six feet from the remains of the dresser, while I was right on top of a part of it."

"I don't like to talk about it, my son."

"Then we'll talk about the luck it brought me."

"Luck! What do you mean?" asked his sister.

"There was a tin box, full of money, in the dresser, hidden away in some secret drawer, and the thunderbolt brought it to light."

"Oh, come now, brother! No fairy tales, please."

"I'm not giving you any fairy tale, but the honest facts. I found a tin box, or rather the tin box found me, for it dropped out of the old dresser after the bolt had split it apart, and it hit me in the chest. It was full of old blackened gold coin."

"Are you telling the truth, Chester Young?" almost gasped his sister.

"Say! have you ever caught me in a lie yet, sis?"

"Of course not! But that seems—— Where is the tin box and the money that you found?" asked his sister, looking very intently at him.

"In my trunk."

"Go and get it, and let us see how much money there is in it."

"Not until after supper. There is no rush about it, so long as the coin is safe. I'm going to give Will a quarter of it, and he's coming over to help count it."

"How much do you think the box holds?" asked Nellie eagerly.

"Several hundred dollars, at any rate."

"You're going to give me some, aren't you? I need a new gown, and a new hat, and lots of things. Mother needs clothes, too."

"Oh, don't worry. I'm not a hog. You and mother shall have a share of it."

"Good!" cried Nellie, clapping her hands.

They had hardly finished supper when Will came in, eager to see about the money in the tin box.

The table was quickly cleared, and then Ches produced the box and dumped its contents out in a pile.

Only the upper layer of coin were tarnished, the rest being fairly bright.

There was nothing else in the box—nothing to give a clue to the person who had deposited the box in the dresser.

The coins, which consisted of \$5, \$10 and \$20 gold pieces, bore dates from 1867 to 1875.

Ches counted each denomination separately, while Will kept tally, and Nellie, with her mother, were interested spectators.

The result was as follows: Double eagles, 20; eagles, 50; and half-eagles, 28, making a grand total of \$840.

"A quarter of \$840 is \$210. There's your divy, Will," said Ches, pushing an assortment of the coins toward his friend.

"Thanks. I'm rich," said Will, shoveling his share into his pocket with great satisfaction.

"Here's a hundred for you, mother, and thirty for you, sis. That leaves an even \$500 for yours truly."

Everybody was satisfied, and the broken tin box was sent to the garbage can.

CHAPTER III.

CHESTER'S PRESENCE OF MIND SAVES WILL'S LIFE.

"I see the paper, this morning, is filled with rumors of big deals of one kind or another," said Ches, next morning, to Will, as they boarded an elevated express for Wall Street.

"What do you care?" grinned his friend. "You won't have a hand in any of them. Besides, they're bound to be branded as untrue, by those who ought to know, before the day is out."

"Great Northern has been going up lately, I've noticed

and one of the stories is that it is preparing to make a large stock offer to its stockholders. It is said that the president of the road has been working on that plan for several months, which explains the recent activity around his office."

"G. N. is going around 72. If you think so much of it, why don't you put that \$500 of yours into it on margin, and see if you can double your money?"

"Not much. I've something better than that in sight."

"What is it?"

"I found out day before yesterday that a syndicate has been formed to boom J. & C., which is ruling low at present, around 42. I'm going to get in on that just as soon as I can get around to that little bank on Nassau Street."

"How did you get on to the tip?"

"That's a secret, but it's a sure winner. I'd advise you to put your \$200 on it. You'll more than double your money."

"Oh, I can't monkey with the market. I never can get away from the office during business hours."

"You get off around three. The little bank keeps its brokerage department open till four for the accommodation of clerks and others."

"That's all right; but supposing I saw urgent reasons for selling out during office hours? How could I do it?"

"You could arrange to do it by telephone, couldn't you?"

"I don't know whether I could or not."

"The way to learn is to inquire at the bank."

"Well, I'll consider your suggestion. So you think J. & C. is a good thing?"

"You can gamble on it that it is. I'm going to back it to the limit of my pile."

The boys gave their attention the rest of the way downtown to their papers, and when the train stopped at Rector Street they got out and started for their offices.

At the corner of Broadway and Wall Street they ran into Miss Smith, the office stenographer.

"Good-morning, Hattie," said Ches, raising his hat, while Will did the same.

"Why, good-morning, Ches—and you, too, Will!" smiled the typewriter girl.

"What kind of a time did you have yesterday?" asked Ches.

"I had a lovely time," she replied.

"I thought so. You look as fresh as a daisy this morning, and as blooming as a June rose."

"Thank you for the compliment," laughed the girl.

"Don't mention it. Will and I did pretty well ourselves yesterday, too."

"Boys always seem to have a good time."

"Sure they do. Don't you wish you were a boy?" grinned Ches.

"Oh, no. I'm quite contented as I am."

"That's because you can't help yourself. My sister often says she wishes she was a boy."

"Oh, we girls have good times just the same, don't you make any mistake about that."

"I know about seventy-two good reasons why I wouldn't be a girl, if I could," chuckled Ches.

"What are some of them?"

"I can't bother thinking about them now. I was going

to tell you about the great luck that Will and I fell into yesterday."

"What was it?" asked Hattie Smith, curiously.

"To begin with, we got struck by lightning."

"My gracious! Do you call that good luck?"

"Sure!—when it landed \$840 in my pocket, of which Will captured \$210."

"Why, what do you mean?"

"You heard that thunder storm yesterday afternoon, didn't you?"

"I should think I did. I'm afraid of electric disturbances."

"I don't wonder—you're so attractive."

"You seem to be throwing bouquets this morning," said Hattie, with a smile and a blush.

"You deserve them, don't you?"

Hattie gave him a pinch on the arm.

She and Ches were great friends, and got along famously together.

"Well, to get back to that thunder storm," went on the young messenger. "We were over in the wilds of New Jersey when it came up, and, fortunately, we found shelter in an old deserted roadside house. We were up in the attic, snooping around to see what we could discover, when a thunderbolt struck the roof, and what it didn't do to us, without actually killing us, isn't worth mentioning."

"Is that really a fact?"

"Ask Will, if you don't believe me."

"That's right," replied Will. "We were both knocked unconscious."

"Goodness!" ejaculated the girl. "How did you escape?"

"Oh, we're lightning proof," grinned Ches. "The fact of the matter is, we only escaped by the skin of our teeth."

"Yes, we had a mighty close call," chipped in Will. "I think I got the worst of it, for I was knocked six feet from an old dresser that was wrecked by the bolt."

"We were both within a foot of the dresser when the bolt came through the roof and struck it," said Ches. "I thought the whole house was being carried away. The crash was something fearful. It's a wonder our eardrums were not put out of business for good. Less than that has done the trick for some people."

"It must have been dreadful!" said Hattie.

"It must be felt to be appreciated."

Ches then told the girl how the tin box, full of gold coins, had turned up.

To say she was astonished would be to put it mildly.

By that time they had reached the big office building where they were employed, and they took the elevator up to the third floor.

They met Miss Smith's particular friend, Miss Daisy Green, on whom Will was mashed, in the elevator.

She worked for another broker on the same floor.

As they were all early this morning, Ches invited the bunch into Mr. Ingoldsby's private office for a short chat.

Of course, Will had to tell Miss Green about the narrow escape he and Ches had from the thunderbolt.

While he was giving an illustration of how they were standing in front of the old dresser, a creaking sound in the ceiling suddenly attracted Ches's attention.

Looking up, he saw the big chandelier in the middle of the room shiver, and then swing slowly off its center.

Will was standing directly underneath it.

"Jump for your life, Will!" Ches cried, in a tone quivering with excitement.

Seeing that Nash didn't catch his meaning, he sprang forward, seized the boy's arm, and swung him around, just as the heavy chandelier fell with a crash.

The point of the brass shaft penetrated the expensive rug, and the boards beneath, and stood almost erect, quivering, as if with the ague, while the glass globes were smashed into a thousand fragments.

Both of the girls screamed, and sprang back in different directions.

As for Will, when he realized the fate he had escaped owing to his friend's presence of mind, he turned ghastly white, and seemed on the point of collapsing.

"Brace up, old man!" said Ches, slapping him on the shoulder.

"Oh, lor'!" gasped Will. "I just missed getting that on my head!"

"Well, as long as you missed it, what are you kicking about?" said Ches.

"But I don't like to think about it."

"Forget it, then, and help clean up the wreck. The boss will have a fit when he comes down and sees the hole in that rug. It cost him \$600."

"It's better to have the hole in the rug than in my head. You can get a new rug, but I couldn't get a new head. But I haven't thanked you for saving my life, Ches! It's been a case of rattles with me ever since that chandelier hit the floor. I hardly know how to express my gratitude, but I am grateful, you can bet your life!"

"All right, old man. I can imagine how I'd feel in your case. You're in hard luck to have had two close calls for your life in as many days. Now get busy and help me gather up the splinters."

The two girls, after expressing their admiration of Ches's quick action and presence of mind, which had saved Nash, withdrew from the room, leaving the boys to clean up the wreck of the chandelier.

CHAPTER IV.

CHES AND COHEN THE BROKER.

Ches had an explanation ready for Mr. Ingoldsby, when that gentleman arrived at the office, to account for the damaged rug and the presence of the broken chandelier standing in a corner of the room.

The broker immediately sent for the superintendent of the building and told him that the chandelier would have to be put up at once in a secure manner, and that the owners would have to replace his rug with a new one.

Mr. Ingoldsby then went over his mail, and presently called Ches, and told him to send Miss Smith in to take dictation.

Shortly afterward he rang for his messenger, and sent him out with a couple of notes to deliver.

Between that time and three o'clock Ches had little time to think about J. & C. stock.

He kept tab on it, however, and found that it did not go up during the day.

Will was through with his duties shortly after three, and went home.

Ches had several errands to run after taking the day's deposits to the bank, and it was twenty minutes of four when he left the office for good.

He at once made a line for the little bank on Nassau Street, and stepped up to the window where the margin clerk had his desk.

"I want to buy 100 shares of J. & C. on margin," he said.

"It will cost you \$420," said the clerk.

"All right," replied Ches. "Here's the coin."

The transaction was arranged, and then the young messenger took a train for home.

Several days passed away, during which J. & C. made an advance of three points.

"Well, you see what you lost by not taking advantage of the tip I gave you?" said Ches to Will Nash on the afternoon of the third day. "You could have bought fifty shares on margin, and now you would be \$150 richer. I'm \$300 ahead, myself, at this time. Better buy now, before the stock goes higher, and you'll make a good thing out of it as it is."

Will hated to risk his \$200, and as a result he didn't take his friend's advice.

Next day Ches was sent with a message to Broker Cohen, of the Vanderpool Building.

Ches didn't know Cohen, who was a stout, pompous-looking trader, as this was the first time he had ever gone to his office.

As he was on the point of entering the gentleman's office, Cohen came out in a hurry, bound for the Exchange, and the two came together with such force that Ches slipped down, and the broker stumbled over him and measured his length on the marble floor.

Ches sprang to his feet and politely offered his hand to the fallen trader to help him up.

Cohen received this civility with very bad grace.

The fall had jarred him considerably, and he was hot under the collar.

He got on his legs without any assistance, and turning on Ches, made a vicious kick at the young messenger.

Ches caught his foot to save himself, and the stout broker went down on his back with a thud that awoke the echoes of the corridor.

Cohen's head struck the floor with a whack that made him see stars.

When he pulled himself together Ches had disappeared inside his office and was asking a clerk for Mr. Cohen.

"He's just gone over to the Exchange," said the clerk.

Cohen, in the meanwhile, hadn't noticed that Ches had gone into his office, and he looked around the corridor after him in a great rage.

Not seeing any sign of the boy, he picked up his hat and started for the elevator, vowing to get square with the lad whenever he saw him again.

He had hardly caught the elevator when Ches came out of his office bound for the Exchange with the note he had to deliver to Cohen.

Right before him in his path lay a long, fat pocketbook. He picked it up as a matter of course.

"I wonder who dropped this," he said to himself. "It

wasn't there when I went into Cohen's office a few minutes ago. Maybe the fat man who tried to kick me lost it out of his pocket. Serves him right if he did. I wonder who he is, anyway?"

He opened the pocketbook and found that it contained ten \$1,000 bills and about \$50 in small ones.

"This would be quite a find for some people. Ten thousand dollars is a whole lot of money. Well, it's up to me to find the owner of it, and it's my opinion the stout gent is the individual. I wonder if he'll try to kick me again when I find him and ask him if the pocketbook is his? I guess I got square with him anyway when I caught his leg and landed him on his back. I didn't mean to upset him, but I'm not sorry that he caught it good and hard. He had no business to try and boot me just because we accidentally came together and he fell over me. Some men are gentlemen in their own opinion only. I don't see anything in this wallet to identify the owner. A man who carries around such a lot of money ought to have his business card with it. As he came out of Mr. Cohen's office maybe the chief clerk in there knows him, and will be able to direct me to his office. I'll see."

So Ches returned to Cohen's office.

He went up to the clerk to whom he had spoken before.

"You remember I was in here five minutes ago, don't you?" he said.

"Yes," replied the clerk. "You asked for Mr. Cohen and I told you he had just gone to the Exchange."

"That's right. Can you tell me who the stout man is who came out of the office just before I entered?"

"Stout man! That must have been Mr. Cohen. Don't you know him?"

"What! Do you mean to say that was Mr. Cohen?" gasped Ches.

"Well, he went out just before you came."

"I ran against a stout man outside and upset him. He was as mad as a hornet and tried to kick me, but missed his aim. I left him floundering on the floor and came in here. When I left here for the Exchange I found this pocketbook in the corridor, and I have an idea it was dropped by him. There is \$10,000 in bills in it, so I came back to see if I could get a line on the owner in order to return it to him."

The clerk listened to the boy's statement in some astonishment.

"Describe the gentleman as accurately as you can," he said.

Ches did so.

"That was Mr. Cohen. He's apt to fly off when anything upsets him. As to the pocketbook, I couldn't identify it as his. You'd better show it to him when you deliver your note at the Exchange. If it's his you will square yourself with him for the mix-up by returning it. What's your name and who sent you here?"

"My name is Chester Young, and I'm messenger for Ingoldsby & Co., No. — Wall Street."

"Well, show the wallet to Mr. Cohen and he'll tell you whether it's his or not."

So Ches started for the Exchange, somewhat doubtful as to the reception he would get from Mr. Cohen.

He entered the building by the messengers' entrance and asked an attendant if Mr. Cohen was on the floor.

"I'll see," replied the man, and he went off to find the broker.

Cohen was on the floor, and had just discovered he had lost his pocketbook.

He began to act like a wild man, and his actions attracted general notice around where he stood.

"What's the trouble, Cohen?" asked one of the brokers who had just made a trade.

"I have been robbed!" howled he.

"Robbed!" exclaimed the broker, and a crowd of traders, attracted by Cohen's excited manner, gathered quickly around. "How? When? Where?"

"Somebody has stolen my pocketbook with \$10,000," cried the broker, dancing around as he felt his clothes all over again.

Cohen was not very popular with the crowd for various reasons, and he received little sympathy, especially as his words seemed to imply that his wallet had been pinched since he reached the Exchange.

The attendant came up at that moment and said:

"There's a messenger at the rail wants to see you, Mr. Cohen."

"Go away! Go away!" screeched the broker. "I must find my pocketbook!"

"Help Cohen find his pocketbook," cried a voice on the edge of the crowd. "Who has got Cohen's pocketbook? Please step up to the chairman's desk and hand it over."

A chorus of sarcastic remarks and laughter greeted the foregoing sally.

"Maybe he's got it in his hat," suggested another voice.

Instantly a big wad of paper hit Cohen's dicer and sent it spinning to the floor amid great laughter.

He was hustled about here and there until he was white with rage.

Finally the intelligence reached the messengers that the commotion was due to Broker Cohen having lost his pocketbook with a big sum of money in it.

As soon as Ches heard that he called another attache up and told him to tell Mr. Cohen that he had found a wallet with a big sum of money in it, and that it might be the missing one.

As soon as this word was conveyed to the broker he made a bee-line for the messengers' entrance.

"Which is the boy who has got my pocketbook?" he asked, excitedly.

The attache pointed Ches out.

Cohen recognized the boy at once.

"You young villain!" he cried. "You stole my pocketbook, eh? Send for a policeman. Don't let him get away!" and Cohen made a wild dive for Ches, who, objecting to that kind of treatment, stepped aside and he bumped into the rail with a crack that let him down on the floor pretty quick.

Probably fifty brokers rushed up to see the outcome of the Cohen affair.

Two of them raised the trader to his feet, and Ches held out the note to him first of all.

He made no effort to take it, but struggled to get at the young messenger, sputtering unintelligible expressions and shaking his fist at the boy.

The scene had by this time attracted so much attention that every broker not busy in some part of the room came

rushing up to learn the cause of the excitement, until a huge mob was gathered behind Cohen and those who had hold of him.

A good many of the traders were under the impression that the trader had suddenly gone daffy.

Ches, believing an explanation on his part was in order, tried to make himself heard, but the noise was so great that he couldn't make any headway.

The chairman sent one of his staff down to straighten things out.

When he reached the scene of the disturbance Ches made a statement to him and handed him the pocketbook.

"That's mine! That's mine!" roared Cohen. "Give it to me! There is \$10,000 in it!"

The attache of the Exchange looked into the wallet and found that sum and a little over in it.

All the brokers were satisfied that Chester Young's story was true, and when the wallet was returned to Cohen somebody said:

"What are you going to give him for returning it to you, Cohen?"

The broker, however, declined to come up with even a nickel.

Instead of which, after hastily examining the contents of the book, he insinuated that some of the change was missing.

This statement was greeted with a loud groan from the traders.

The attache also handed Cohen Mr. Ingoldsby's note which he had refused to take from the young messenger.

He tore it open, read it, and then, glaring at Ches, said there was no answer.

After that he walked hastily away, followed by groans and cries of derision from the other traders, while Ches made a hasty exit from the Exchange.

CHAPTER V.

CHES CLOSES OUT HIS FIRST DEAL.

"What kept you so long?" asked Mr. Ingoldsby, when Ches returned and told him that Mr. Cohen said there was no answer to the note.

Ches explained why he had been so long.

When he described the scene at the Exchange, Mr. Ingoldsby chuckled.

He knew what Cohen's reputation was among the boys.

"Well," said the broker, "take this note to Mr. Black in the Mills Building, and get a hustle on, for it ought to have been there before this."

"All right, sir," replied Ches, and he carried the note to its destination in record time.

When he got back he found that J. & C. had gone up another point, and was now quoted at 46.

It went to 46 1-2 before the Exchange closed, and Will began to feel sorry he had not bought the stock when he could have got it for 42.

Ches told him there was still a chance for him to make a good thing out of it, but he didn't want to buy now for fear it might take an unexpected drop.

Next day the stock continued to rise and closed at 47 3-8.

The whole market was buoyant, and all stocks were higher than they had been the previous week.

The following day was Saturday, and a whole lot of business was transacted at the Exchange during the two-hour session.

The apparent scarcity of J. & C. stock had a favorable effect upon the price, for the eagerness displayed by several brokers to get hold of some of it sent the price to 50, at which it closed at noon.

On Monday morning Ches and Will got down a little extra early, and as it happened, Hattie Smith and her friend Daisy Green were also early birds.

Will followed Daisy into her own office to have a private chat with her, and Ches decided to improve the same opportunity with Hattie.

While she was taking off her hat he removed the cover from her machine so as to save her the trouble of doing so.

"If every day was Sunday we wouldn't have to come to work Monday morning, would we, Hattie?" he said, as she took her seat at her table.

"If every day was Sunday there wouldn't be any Monday at all, as a matter of course," she laughed. "Do you feel tired this morning?"

"Not particularly, only it feels harder to get down to business on Monday than on any other day of the week," replied Ches. "However, I expect to be my own boss one of these days, and then things will feel different."

"Do you intend to become a broker?"

"That's my idea unless I slip up."

"You'll have to make a lot of money before you can expect to make a successful start in the brokerage business."

"Well, I've started in to make it."

"Have you? In what way?"

"I've taken a shy at the market."

Hattie shook her head rather disapprovingly.

"I'm afraid you'll lose your money."

"Oh, I don't know. I bought 100 shares of J. & C. the first of last week for 42, and it closed on Saturday at 50. That doesn't look as if I was in a losing speculation."

"You're fortunate in striking a good thing. When are you going to realize?"

"I'm looking to see J. & C. go to 60."

"A bird in the hand is worth two in the bush, Ches. If I were you I'd be satisfied with the profit in sight. Eight hundred dollars is a very handsome profit for you to make."

"I agree with you, but the tip I got hold of indicates that J. & C. will go up 15 points, at any rate."

"How did you get hold of the tip?"

"I got it from Miss Elsie Cobb. She's a public stenographer in the Johnston Building. I have done her several favors at odd times and she thought she'd square the account by letting me in on a good thing. She's got a broker on the string, and he puts her up to money-making chances once in awhile."

"That's all right, Ches; but you must remember that tips are not always infallible."

"I'm watching this one as close as I can, for I've got nearly all of that \$500 of mine up on it."

"I hope you'll come out all right, but I wouldn't take too many chances."

The entrance of two of the clerks put an end to the tete-a-tete, and Chester went outside and sat down.

In a few minutes Will came rushing in to avoid getting

a calling down from the cashier for being apparently late at the office.

The boys had a short talk together and then it was time for the marker to get ready to attend to business for the day.

About half-past ten Ches was sent to the Exchange with a note to Mr. Ingoldsby's representative, and he arrived there in time to find a whole lot of excitement around the J. & C. pole.

He found that some broker was bidding on the stock and forcing the price up.

Very little of it came to the surface at the advanced rate, and that set other brokers bidding for it as was the case on Saturday.

Before Ches left the stock had gone up five points.

"That looks as if it was going to 60, sure," the young messenger said to himself, not a little excited at the prospect of making a fine haul out of his little deal.

When he got back to the office he saw Will marking the latest J. & C. quotation up at 53.

Will saw him coming in, and pointed to the figures he had just put down.

He had been kicking himself for the last fifteen minutes because he had not got in on the stock himself.

Ches had hardly taken off his hat before he was called to go out on another errand which took him to the Astor Building.

The broker was engaged, and he had to wait his turn to see him.

While he was waiting he mingled with the crowd around the ticker and found out that J. & C. was up to 58.

Another messenger came in while he was waiting and he and Ches got talking together.

"The Exchange is going crazy over J. & C.," said the other lad. "I heard a broker say that it's liable to go to 65 or 70."

"I wish it would," replied Ches.

"Why? Got any money on it?"

"Yes. I'm in on a small deal."

"How many shares have you got?"

"Oh, not many," replied Ches, evasively. "It takes money to get much of anything even on margin."

"That's right, it does. You can't have less than five shares, and you stand to win \$100 on them."

The visitor who had been closeted with the broker now came out, and Ches made a break for the private room, where he delivered his note and received an answer to take back.

He had to go out again on another errand immediately, and he was kept steadily on the run right up to half-past two o'clock, when he saw that J. & C. had reached 65 5-8.

He had nothing to do for ten minutes, and then the cashier sent him to a stationer's on Nassau Street.

Ches had been considering the advisability of selling out for the past hour, and now that this errand carried him past the bank he decided to do so, as he was by no means confident that J. & C. would go much higher.

The rush of quotations showed that there was a lot of stock changing hands and it struck him that the insiders might be disposing of their stock.

If such was the fact he felt that he couldn't sell out himself any too quick.

"If I let it go until after the Exchange closes something may happen between that time and the morning that might land me in the soup. I am away ahead now and I think I will show good judgment by getting out from under."

Accordingly on his way back from the stationer's he ran into the bank and told the margin clerk to close out his account.

"All right, young man. Your stock will be sold inside of fifteen minutes."

As it was twenty minutes to three then his shares would go among the last for the day.

"I feel better now," he said on his way back to the office. "I was getting pretty nervous over my deal. If nothing happens to queer the price in the next ten minutes or so I will be able to shake hands with myself."

Nothing did happen, and when the Exchange closed with J. & C. quoted at 66, Ches felt that he was on the safe side, and proceeded to figure up his profit.

CHAPTER VI.

CHES SURPRISES HIS MOTHER AND SISTER.

Next day Ches got his check and statement from the little bank and he found that his own figures and the bank's were almost identical.

His profit on the deal amounted to \$2,300, which was a good bit more than he had anticipated making when he went into the transaction.

His margin deposit was returned to him, as a matter of course, and so altogether he was now worth \$2,800.

It was rather a new sensation for him to feel that he was a capitalist in a small way, and he couldn't but admit that the thunderbolt which had knocked him and Will out on Decoration Day afternoon was the cause of his good luck.

He showed his check to Will at the first opportunity.

"Looks good, doesn't it?" he grinned.

"I should say so," replied his chum.

"You might have had one for a thousand if you had had the nerve to go in when I did. I told you J. & C. was a winner."

"I believe I would have gone in if I had had the time to attend to it; but considering the way I'm fixed I was afraid to tackle it."

"Well, I'm sorry you failed to get next to a wad of your own, but I suppose it can't be helped now. The tip was a prime article, and such things are not flying around with any undue frequency."

Before he went home he went in to the counting-room to tell Hattie Smith how well he had come out of his first speculation.

"I congratulate you, Ches," she said, after he had shown her his check. "You have had remarkably good luck. I hope you will put that money in a savings bank and let it stay there."

"If I do that, Hattie, I'll never get capital enough together to become a broker."

"If you don't do it, you are running great chances of losing the whole of it."

"Nothing ventured nothing won," he answered.

"People are venturing their money in the Street every day, and most of them are losing it. The public make little out of the brokers, while the brokers live on the public."

Marginal speculation is not a profitable occupation in the long run. You may win occasionally, and that very fact tempts one to go in deeper. Then the first thing you know you get a jolt that takes all the fun out of the thing."

"You seem to know a whole lot about it, Hattie," laughed Ches.

"Why wouldn't I, after being a year in this office? Don't I see people come in here every day looking for easy money? They bring their little wads and poke them through the cashier's window thinking to get twice as much back in a few days. Do they? Out of a dozen one or two may win, the rest hang around until their margin is wiped out, and then we don't see them any more—that is, most of them. Some, of course, return later on when they have gathered together some more money, and they are just as confident the second time of winning as they were the first, and their chances are just the same as before. They are the lambs of Wall Street. My advice to you is, don't be a lamb."

"Don't you worry about me, Hattie. I've got \$2,800 on which I can call. If I lose it that's my funeral."

"Well, if you lose it don't come around and tell me, for I'd rather not hear about it."

"All right. I'll only tell you when I win, that is, if I do win. Good-afternoon. I will see you in the morning."

On his way home he stopped in at the bank and cashed his check.

He took a certificate of deposit for \$2,600 and \$200 in cash.

"Mother," he said, when he reached home, "did you spend all of that \$100 I gave you?"

"Of course not. I wouldn't be so extravagant. Money is hard to get."

"Well, here is another hundred to keep what you have left from getting lonesome," and he handed his mother five \$20 bills. "I've just made a little haul in Wall Street and can afford to be liberal."

"Do you mean to say that you made \$100 extra money?" asked his mother, in some surprise.

"Oh, I've made a great deal more than that."

"A great deal more? Why, how did you do it?"

"You remember that \$500 I had left after dividing up the coin I found in the old tin box a couple of weeks ago?"

"Of course, I do."

"I put most of that up in a stock deal, and how much do you s'pose I made?"

"I have no idea."

"I made \$2,300."

Mrs. Young sat right down in the nearest chair and stared at her son.

She couldn't believe that she had heard him aright, or if she did that he was really in earnest.

"How much did you make?"

"I said I made \$2,300."

"Are you in earnest?"

"Yes, mother. I brought home with me \$200 in cash, of which you now hold half in your hand, and a certificate of deposit from the bank for \$2,600. Look at it," and he handed his mother the certificate.

With such convincing evidence before her Mrs. Young could no longer disbelieve the facts.

"And you made all this money in stocks?"

"Yes, mother, all but the \$500 with which I started."

"I don't see how you ever did it."

"I did it by backing a good tip."

"What is a tip, my son?"

Ches explained to his mother what a stock tip was.

"You've been working two years in Wall Street, and this is the first time I ever knew you to win any money in stocks," she said.

"It is the first deal I ever worked. It takes observation and experience, as well as money to make a venture with any reasonable chance of success. The experience I have been gaining right along. I've also been studying the market with the view of keeping abreast of things generally. I had no money to do anything until that \$500 came my way. It came in the nick of time, for I had just got the tip and didn't know what to do with it."

"It must be easy to make money in Wall Street when a boy of your age and limited experience can do so well," said his mother.

"It's easy if you're uncommonly lucky," laughed Ches.

"Most of the outsiders who come down hoping to beat the brokers get plucked themselves. We are glad to see them because they make business."

"I hope you will take care of that money and not lose it."

"I'll keep my eye on it. I sha'n't risk any of it unless I see my way pretty clear to making a stake."

When his sister Nellie got home from her work, Ches surprised her with a gift of \$50.

Then he astonished her still more by telling her how much he had made in the stock market.

"Will might have made \$1,000, too, just as easy as rolling off a log, but he didn't have the nerve to risk his \$200," he said. "He'll never make a speculator. He is afraid to take chances, and you can't make a dollar in Wall Street without taking some chance, unless you're what is called a conservative broker, and rely on the legitimate returns from your business."

His sister expressed a certain amount of anxiety as to what Ches intended doing with \$2,000, but he couldn't give her much satisfaction, as he didn't know himself.

Next morning Ches, having an errand to the Johnston Building, managed to find the time to run up to the tenth floor to see Miss Cobb, who had given him the J. & C. pointer.

She employed half a dozen girls and was usually pretty busy.

She had known Ches for some time, and liked him very much.

When the young messenger walked in that morning she gave him a cordial welcome.

All the girls looked up and eyed him with a great deal of interest, for his good looks and gentlemanly address had already made quite an impression on them.

"I was in the building, so I thought I'd come up and see you, Miss Cobb," said Ches, in a cheerful, off-hand way.

"I am very glad you did," smiled the young lady, who was a very pretty blonde.

"I hope I am not taking up your time from your business," he said, as he took a seat beside her desk.

"Not in the least. A visitor once in a while enlivens things."

"Well, I wanted to tell you how well I made out on that tip you gave me."

"Did you? I am very glad to hear it. I made a few dollars myself off it."

"I had money enough to buy 100 shares on margin. I got in on the ground floor at 42 and held on till it got to 65 5-8. I made \$2,300."

"You were fortunate indeed. I bought at 42 but sold at 60. I had 200 shares and made about \$3,500."

"The funny thing about it is that I didn't have a cent to invest when you so kindly gave me the pointer," said Ches. "I knew it was a good one from the assurance you gave me, but I was afraid it would have to go to waste as far as I was concerned. It happened, however, that I and my friend Will Nash met with a most remarkable adventure next day, that is, Decoration Day afternoon, and this adventure, which nearly put an end to our usefulness in this world, was after all the means of furnishing me with the capital to buy the 100 shares on margin."

"You interest me," said Miss Cobb. "Pray tell me about this adventure."

Ches at once told about the experience he and Will had in the old roadhouse, and how it ended in the discovery of the tin box full of gold coin which had been concealed for so many years in the ancient dresser.

Miss Cobb was astonished by the narrative, and congratulated Ches on having escaped with his life, and also on his luck in finding the small treasure trove.

"Well, if you have any more tips you care to put in my way I'll be glad to avail myself of them, for I have the money now to make use of them. I want to become a broker some day, and that takes money. If I should happen to catch on to anything good myself I won't forget to let you in on it."

"Thank you, Ches. I will remember you the next time I hear of a good thing in the market line."

Ches then said that he would have to get back to the office as he had already overstepped his limit.

"I will drop up again when I get the chance. Good-morning."

"Good-morning, Ches," and the young messenger got out and was soon in the elevator en route for the street.

CHAPTER VII.

CHES MEETS WITH MORE SUCCESS, AND HELPS WILL TO A SMALL WAD.

Chester's success in his first venture made him anxious to get into the market again, but still he was sensible enough not to let his anxiety to make money get the better of his judgment and tempt him to rush blindly into a new deal.

He knew well enough that he wouldn't have made out half as well if it hadn't been that he had operated on a pretty sure thing.

He now kept a sharper lookout on Wall Street matters in the hope that something would turn up so that he could enlarge his little capital.

He was careful not to let any one in the office outside of Will and Hattie know that he had the least interest in stocks.

He was aware that if Mr. Ingoldsby got an inkling of the fact that he was doing anything in the speculative line he would hear from the broker.

There is an unwritten law in Wall Street which prohibits

employees from going into the market on their own hook, and when a messenger or clerk does it he takes chances of losing his job.

A month or more passed away and still Ches held on to his certificate of deposit, and made no move to invest it in another marginal transaction.

He attended to his regular duties right up to the handle, as he always did, and no one from Mr. Ingoldsby down had any fault to find with him.

During that time he had frequent conferences with Will about the market, and the young marker was now as eager as Ches to make a deal himself, it being understood between them that Ches was to combine Will's money with his own the next time he went into anything that looked like a winner.

One day while Ches was waiting for a chance to deliver a note to a broker in his office he heard three brokers talking about a certain stock named O. & L., which had lately gone up several points.

What Ches heard induced him to believe that it was a good stock to get next to.

He told Will about it that afternoon, and Will agreed to bring his money down next day and let Ches use it for him. O. & L. was going at 50 and promised to rise higher next day.

On his way home Ches stopped in at the little bank and bought 500 shares, which took nearly all of his money to cover the margin.

Next morning Will handed him his \$200, and during the morning Ches managed to get around to the bank and bought 40 shares for his friend.

Inside of two days the price had advanced about ten points and the brokers were buying it right and left for a further rise.

When Ches, on his return from an errand, saw O. & L. quoted at 60 1-4 he decided to sell out at once, for that was about as high as the brokers whom he had heard talking about it thought it would go.

He asked permission of the cashier for ten minutes to attend to a little business of his own, and receiving permission to go out, he lost no time getting to the bank and ordering his stock sold.

It turned out that he had done a lucky thing for himself and Will, for inside of half an hour, while he was executing an errand in the Mills Building, a sudden bear raid brought about a slump, and O. & L. tumbled to 54 in less than no time.

Will, who had been calculating on a boom in the stock, and making a big haul, had a fit when he saw the quick dropping of the price.

He was not aware that Ches had sold out their shares, and as a result he felt sure he was going to lose his \$200, or at least the greater part of it.

When Ches came in he made gestures that he wanted to speak to him, but Ches had no time, for he had an answer to the note he had taken to the Mills Building to deliver to Mr. Ingoldsby.

He vanished into the private room without noticing Will, and as the broker had another message waiting for him to take to the Pluto Building he passed through the waiting-room like a shot and disappeared into the corridor.

While he was gone O. & L. continued to drop until it reached 39, where it came to anchor for awhile.

When Ches got back again Will looked as though he had lost the only friend he had in the world.

Catching his chum's eye, he pointed gloomily at the last quotation of O. & L., and said, "We're in the soup."

Much to his surprise Ches laughed and did not seem to be in the least concerned about the matter.

The young messenger paid no further attention to him or the blackboard, but sat down, and, taking up that morning's copy of the "Wall Street News," soon appeared to be deeply interested in the intelligence printed in its columns.

Before long Ches was called to go on another errand, and he was out nearly all the time up to ten minutes after three.

By that time, the Exchange having closed for the day, the crowd of customers had dispersed until next morning.

A lot of them had been interested in O. & L., and the sudden slump had wiped their margins out, so that there was as much gloom on their countenances when they left as there was on Will's.

When Ches returned from the bank after making the day's deposit he found Will moping in the chair waiting for him.

Ches turned the bank-book in to the cashier, and as there was nothing to take him out again just then, he walked over to Will.

"Say, what's worrying you, old man?" he asked. "You look like the last rose of summer after it has wilted."

"That so? You take it mighty easy."

"Take what easy?"

"Why, O. & L. You know it's gone to pot, don't you?"

"What if it has?"

"Why, that's the stock we're in on. At any rate, I am, up to my neck."

"Oh, no, we're not in on that now."

"We aren't?" ejaculated Will, sitting up. "I thought——"

"We were in it, but I sold out half an hour before it went on the toboggan, so you needn't worry any more over it. We've made a profit of \$9 a share out of it."

"Do you mean that?" cried Will, feeling like a condemned felon who has been unexpectedly reprieved.

"Sure, I do. I wouldn't tell you so if it wasn't a fact."

"Why didn't you tell me before?"

"How could I when I didn't have the chance? What's the difference, anyway?"

"And we've made \$9 a share?"

"That's what we have."

"I had 40 shares."

"Correct."

"That's \$360 profit. Gee whiz! I won't do a thing when I get hold of that money. I'll blow myself to a new suit, and all the folks to something tiptop. Then I'll go out and paint the town red."

"Oh, come off. Don't talk foolish. You're acting like a kid that's got a new toy. If you're going to act like a chump I won't take you in on any more deals."

"I can't help it. I feel so good that I'd like to whoop."

"You can do that when you get outside, then maybe some cop will run you in for disturbing the peace, and that'll cost you \$10."

"How much did you make?"

"I made ten times as much as you, and yet you don't see me going into spasms over it. Keep cool. First thing you know the boss will get on to our little game and we may both get fired."

"I'm through. When are you going home?"

"Pretty soon now."

"I'm going out to get something to eat. I'll meet you downstairs at the door."

Will put on his hat and got out.

"Well, it doesn't take much to set him off," said Ches, as he watched his chum depart. "He's one of the chaps that can't stand success. I wonder what he'd do if he had made \$4,500, like I did? Wall Street wouldn't be able to hold him. That was a lucky deal, all right. I'm worth \$7,000 now. I suppose sis will have a fit when I tell her. I could buy a house and lot for that somewhere up in the Bronx, or over in Brooklyn, and be my own landlord. I don't think I will, though. I can use it to better advantage right here in Wall Street. Half-past three. Time to quit."

Ches asked the cashier if he wanted him any more, and finding that he didn't he put on his hat and left the office.

CHAPTER VIII.

CHES SAVES HATTIE FROM DROWNING.

Next day the boys got their money from the little bank. Will took his all in cash, and got it in \$5 bills so it would make a big wad.

Ches took his in a certificate of deposit as before, and having \$100 in his trunk at home, he got that out and presented it to his mother when he told her about his latest good luck.

It was a mystery to Mrs. Young how her bright son had suddenly developed a talent for making money.

She knew nothing about Wall Street, or its methods, but what Ches told her at odd times, and the general impression she had gathered from his talk was that more money was lost in Wall Street in speculation than anywhere else.

That made it look strange to her that Chester could be so successful in such a short time.

Two months since he hadn't a dollar to overtake another, and now he admitted that he could lay his hands on \$7,000.

It was quite beyond her powers of reasoning.

Chester's sister couldn't understand her brother's success, either, but he told her laughingly not to worry about it as long as things came his way, for she was sure to get a whack out of his profits when she needed the money.

"I always need money, so I'll take some now," she said, holding out her hands.

"It's after banking hours, so you'll have to wait," grinned her brother.

"But you gave mother \$100."

"I know I did. I had that in my trunk."

"How about Will Nash? Hasn't he made anything?"

"Sure, he did. He captured \$360."

"That isn't so much. Why doesn't he make money like you? You're both in the same office."

"He hasn't got the capital. If he had gone in on J. & C. that time he might have made \$1,000 or more. Then he could have bought more than 40 shares of O. & L. this time and made a good haul."

After the slump on O. & L. the market got dull and remained so for the rest of the summer.

Ches, Will and Hattie Smith got their vacation all in the same week, during the last of August.

Hattie was to visit her married sister, whose husband kept the drug-store, at Shelter Island, and she invited Ches to come down and spend a day or two.

Ches told her that he and Will had concluded to go there for a week and had arranged for board at one of the houses near the lake.

The three left by boat on Saturday afternoon from the foot of Wall Street.

It was a long trip up the Sound to the extreme eastern point of the northern shore of Long Island, then through Plum Gut, a narrow strait, and westward to the wharf in front of the Prospect House, and they reached their destination about ten o'clock that night.

The boat then went on around the island to Sag Harbor, an old seaport town on the southern shore of Long Island.

There was an omnibus to take them to the boarding house, after dropping Hattie close to her sister's home.

Next morning Ches and Will walked around to call on the stenographer, and were introduced to her sister and brother-in-law.

Then the young folks started out for a stroll around Prospect Heights.

The three had a fine time during the next three days when Will was made happy by the unexpected appearance of Daisy Green, who had been invited by Hattie to spend the last half of the week with her.

She came down on the regular night boat which reached Prospect wharf at five o'clock in the morning.

Hattie intending to give the boys, especially Will, a surprise, hadn't told them that Daisy was coming, so when they called around at the cottage as usual on Thursday morning to arrange about the day's programme they found Daisy sitting on the veranda with Hattie.

"Great hornspoons!" cried Will. "Is this really you, Daisy?"

"Looks like me, doesn't it?" she laughed.

"This is certainly a surprise," said Ches. "I'm glad you've come for Will's sake," he added, with a chuckle. "He's been mooning about you ever since he's been here."

"Oh, you get out!" cried Will, getting red in the face, while Daisy blushed like a red rose.

"What'll I get out for? Didn't I tell the truth?"

"Go to thunder!" growled Will.

Ches laughed heartily at Will's embarrassment.

Daisy's arrival was quite satisfactory to Ches, too.

He would now have Hattie all to himself, which was what suited him exactly.

So the young folks paired off as natural as anything, and all seemed delighted with the new order of things.

That afternoon the boys hired a boat and the four went for a sail on the bay.

It was a lovely afternoon with just enough wind to keep the cat-boat on fair headway.

There were a score of other sailboats out at the same time, including a naphtha launch carrying half a dozen young college chaps.

These lads were whooping things up at a great rate.

They had been out fishing all morning and were coming

back with a small load of the finny tribe, and a bigger load of strong spirits which they had taken with them in pocket flasks to wash down their lunch with.

Ches noticed that the course of the launch was rather erratic at times, as if the steersman did not keep a steady hand on the tiller.

He endeavored to give the craft a wide berth, but the college lads, attracted by the good looks and natty appearance of Hattie and Daisy, wouldn't let him.

They steered toward the cat-boat, waving their hats and shouting at the two girls.

"I think those boys are just too fresh for anything," said Daisy.

Hattie coincided with her.

Will was getting hot under the collar at the familiarity of the strangers, and he looked as if he'd just as soon have a run-in with them as not.

"Keep away as far as possible from them, Ches," begged Hattie.

"That's what I'm trying to do, but they are following us up."

"They've got a whole lot of nerve," growled Will. "We don't want anything to do with them."

The boys started up a college song, winding up with a college yell, and then somehow or another the steersman got mixed up, for the launch veered around and came full speed directly at the cat-boat.

"Great Scott!" exclaimed Ches. "They'll run us down if they keep on. Here, you fellows!" he shouted to them. "Keep away! Do you want to sink us?"

There was confusion on board the launch, and one or two of the occupants, seeing how things were, tried to reach the helm in time to alter the boat's course, for the steersman was clearly not able to control the boat.

The distance between the two boats, however, was too short, and as the girls rose to their feet with screams of terror the launch struck the cat-boat a glancing blow astern, knocking Hattie Smith into the water, and she sank like a shot.

Without the loss of a moment Ches threw off his light blazer and dove after her.

The launch went on its course, while the cat-boat, fortunately not materially injured, slipped away at another angle.

Will, having no experience at all with sailboats, was rattled over the situation.

He grabbed the tiller and turned it the wrong way.

The boat turned, and the boom swinging around would have carried Daisy overboard but that she fell into the bottom of the cockpit when the boat leaned over in the new direction.

Will only dodged in time to save his head, and then he was all at sea, for the boat was now gliding away from the spot where Hattie and Ches went down.

At that moment Ches came to the surface with the struggling girl held firmly by one arm.

Shaking the water from his eyes he looked around for the cat-boat, and saw it a hundred yards away, and going further because of Will's inability to do the right thing.

Fortunately, the mishap had been observed by an experienced boatman who had a party of ladies out in a cat-boat,

and he headed at once for the spot where Ches was treading water and holding Hattie's head above the surface.

Inside of three minutes he was hauling the girl into his craft, after which he gave Ches a helping hand.

"Thanks," said the young messenger. "Now please head for our boat. My friend doesn't know the first thing about handling the craft."

"I see he doesn't," replied the boatman.

The ladies on the boat took charge of Hattie, who was badly frightened and soaked through and through.

The boatman presently had his craft alongside the one in which Will sat helpless, and Ches sprang aboard of her and took charge of the helm.

Hattie was then taken into the cockpit, and Ches told Daisy to lead her into the cabin, take off her clothes and put her into one of the two bunks there.

The young messenger thanked the boatman for his assistance, and the ladies for their sympathy, and headed back for one of the Prospect Heights wharves.

"Don't blame me, Ches," said Will. "I did the best I could, which didn't amount to much."

"I don't blame you, old man. A fellow has got to know something about a boat to be able to come to time in case of an emergency like what you were up against."

"It's a good thing you know how to swim, or Hattie Smith would have been drowned," said Will.

"I guess she would," admitted Ches.

"Those chaps who ran into us ought to be arrested and prosecuted. They must have been drunk to do a thing like that. And to make it worse they went off and left us in the lurch."

"I shall report the matter to the constable at the Heights. In any case I guess Hattie's brother-in-law will make things hot for them."

"I hope they get all that's coming to them."

When Ches brought the boat alongside the wharf he sent Will to the cottage to get dry clothes for Hattie, and while waiting he told a small crowd that gathered about the boat the full particulars of the accident.

A boatman present said that he knew the college lads by sight who had gone out in the launch, which belonged to the Shelter Island Yacht Club.

Some of them were stopping at the Prospect House, and the others were living with their parents at cottages in the neighborhood.

Those who heard Chester's story denounced the conduct of the students, and said that they ought to be punished.

When Will got back with a dry outfit for Hattie, the girl dressed herself and came out of the cabin with Daisy.

"You saved my life, Ches," she said, gratefully, "and I cannot possibly thank you enough for your brave effort in my behalf."

"That's all right," he replied. "I didn't do any more than my duty, for you were in my charge. At any rate, I'd risk my life any day for your sake."

Hattie blushed vividly at the earnest way he uttered the last sentence, and she said "Thank you," very softly, and accepted his arm confidently as he gave it to help her on the dock.

Ches didn't feel very comfortable in his wet clothes, and Hattie sympathized with him in a way that made him feel

as if he'd just as soon jump into the water every day to do her a favor.

They lost no time in getting to the cottage, which was quite a walk from the wharf, and then Ches stripped and sent his clothes downstairs to be dried in the kitchen.

Hattie's brother-in-law furnished him with an outfit of his own togs, which fitted him well enough to allow him to appear at the supper table later on.

The druggist was very indignant at the students when he heard the story of the catastrophe, and he made it his business to obtain all their names and addresses.

He threatened to have them all arrested, but through the interposition of the fathers of some of them the matter was patched up.

After that event Ches and Hattie were drawn more closely together, and the stenographer felt a new interest in the gallant young messenger which she made no effort to hide, much to his satisfaction.

The rest of their short vacation passed without any other thrilling incident, and Sunday brought the vacation of the quartette to an end.

They took the half-past seven boat for Greenport, a small town on the north shore opposite Shelter Island, where they connected with the eight o'clock train for New York, and reached Brooklyn about eleven.

Then Ches saw Hattie to her home, Will did the same service for Daisy, and it was well after midnight when the boys reached their own homes.

CHAPTER IX.

CHES GETS NEXT TO ANOTHER WINNER.

A few days after Ches resumed his duties at the office, while waiting under a portico for a smart shower of rain to let up, he heard a couple of traders talking about a certain stock that was to be boomed by a syndicate within the next few days.

This was very interesting intelligence, but unfortunately it did Ches no good, for the name of the stock in question was not mentioned by either of the gentlemen.

"That's mighty aggravating," he said to himself, as the shower stopped and the two brokers went off down the street. "If they had only given me some idea of the identity of the stock I would have acquired a first-class tip, but, as matters stand, the information doesn't amount to a hill of beans as far as I'm concerned."

However, he determined to watch the market reports closely to see if he could detect by the rise of some particular stock indications of a coming boom in it.

This was not a very reliable way to arrive at what he wanted to know, but it was the only way he could think of getting a possible line on the stock.

Two days afterward he saw that A. & B. shares showed signs of considerable activity, and the morning papers hinted that there must be something doing in the background to cause the rise in price of that stock.

Ches was interested and looked A. & B. up.

He found that it had been selling around 65 all summer and that it was now quoted at 70.

The Wall Street financial dailies also took notice of the upward tendency of A. & B., and gave various reasons for its lively movements in the market.

Ches made it his business to watch A. & B. closely, and during the day saw that it advanced to 72.

That afternoon on his way home he went into the little bank and ordered 900 shares of the stock bought for his account, putting up the bulk of his certificate of deposit as security.

The margin clerk knew his face well by this time and said to him:

"You're getting to be quite an operator, Young."

"Sure, I am. I'm a young Jay Gould, if you only knew it," grinned Ches.

"Are you working on tips? I notice you've been quite successful so far."

"I'm working on anything I can get hold of," chuckled the young messenger.

"What do you mean by that?"

"Just what I said."

"Your reply isn't very intelligible."

"It doesn't do for a fellow to tell everything he knows."

"You expect A. & B. to go up, I suppose?"

"That's a foolish remark. What am I buying for?"

"You're buying for a rise, naturally, but people buying with that idea are often disappointed."

"That's right. It is one of the chances we speculators have to take."

"We speculators' is good," laughed the clerk. "Does your boss know you're monkeying with the market?"

"Not to my knowledge, and I don't see any reason for putting him wise to the fact. He's got enough business of his own to occupy his attention without bothering about what I am doing, as long as I do my work up to the mark."

"Well, I wish you good luck."

"Thanks. The same to you," and Ches walked away.

In a day or two, during which A. & B. went to 75, Ches found that the Street was getting interested in this stock.

He heard brokers talking about it in the different offices he visited.

He also heard Mr. Ingoldsby speak about it to a customer as a stock that looked like a safe proposition.

Ches called Will's attention to it, but did not urge him to invest.

"Are you going to buy any of it?" asked his friend.

"I have bought some of it already."

"How many shares?"

"Nine hundred."

"What did you pay for it?"

"Seventy-two."

"It is now going at 75. That's \$2,700 you are ahead so far. Did you get a tip on it?"

"No. I'm just following it up on the chance that there's a boom ahead for it."

"What makes you think it is likely to boom?"

"Well, I heard that a stock, the name of which I didn't catch on to, is slated for a big rise, and I'm taking a risk on A. & B., hoping it may turn out to be the right one."

"And if it isn't?"

"I may make something out of it, anyway, for a boom in one stock usually affects the whole list favorably."

"Would you advise me to get in on this?"

"You must use your own judgment. I have given you the reasons that induced me to buy the stock. I don't want to be responsible for getting you into something that might

not turn out to be a winner in the end, though it looks pretty good now."

"If I fetch down the money will you buy me 50 shares to-morrow?"

"If I get the chance I will."

"All right."

Next morning Will had his money with him.

He handed enough over to Ches to put up as margin on 50 at 75.

Ches, however, found that he couldn't get the stock under 76, and at that figure he bought it and reported the fact to Will.

Ches watched other well-known stocks besides A. & B., as he wasn't positive by any means that it was the stock which was going to be boomed by the syndicate.

When he went to the Exchange he found that the attention of the traders was directed more to A. & B. than anything else.

He also noticed that one particular broker was buying it right along whenever it was offered.

The price fluctuated at intervals, going up to 78 and then dropping down to 74, when a good deal of it was offered and takers became shy.

Gradually the shares grew scarce on the market, indicating that it was being held for higher prices.

Stories, inspired by the syndicate to whet the public's appetite for a good thing, began to appear in the financial columns of the daily papers, and the usual result followed.

Small speculators came flocking to the Street to buy it.

The traders appeared on the floor with their pockets filled with buying orders from their customers, but there was not quarter enough stock to be got to fill the orders.

The public had to go without it or consent to pay higher prices.

The lambs were so eager to get it that they were willing to pay more than the market, and so the stock mounted to over 80 in a short time.

Twenty-four hours after the public got interested in it the price had gone up to 85.

Ches was kept so busy by the rush of trade that he began to have some doubts as to the advisability of trying to hold on any longer.

"I think I'll leave my order to sell out on my way home," he said to Will, just before the Exchange closed.

"All right," replied Will. "I'm satisfied with \$12 a share profit."

"You ought to be. Six hundred dollars isn't picked up so easily every week."

"Bet your life it isn't. I'll be worth over \$1,100."

So that afternoon Ches dropped in at the little bank and ordered his and Will's shares sold at the opening price in the morning.

The shares went at 85 1-2, and when Ches got his check on the following morning he found himself \$12,000 richer.

CHAPTER X.

CHES LOSES HIS JOB.

Hattie had got into the habit of coming down early to have a little talk with Ches before it was time for her to get to work.

Ches had said nothing to her about his deal in A. & B.,

but now that he was out of it a winner he told her that he had made some more money out of the market.

"I'm glad to hear it, Ches," she replied.

"This is the third deal I've put through successfully. That \$500 I started with has developed into \$19,000."

"So much as that?" she said, in surprise.

"Yes."

"I don't see how you've been so lucky."

"The facts speak for themselves."

"I guess you've got more money now than any other messenger in the Street."

"Maybe so, but you can't tell. A good many of them are working the market the same way I'm doing. I saw several at the little bank waiting their turn to get to the margin clerk's window."

"I suppose you mean to keep on just the same."

"I certainly do."

"I hope you won't get caught in a bad deal and lose all you've won."

"No. That would be kind of tough."

The three clerks came into the counting-room in a bunch and Ches concluded he had better return to his post outside.

One of the clerks was mashed on Hattie and as he passed her desk he laid a ten-cent bunch of flowers in front of her typewriter.

The stenographer colored up a bit, and handing the flowers to Ches, told him to return them to the donor.

"Miss Smith requested me to hand these back to you," he said, walking up to the clerk, who was the dude of the office.

The other clerks gave the dude the laugh, and he got kind of angry.

He was jealous of the young messenger, for he could not but see that Hattie was on familiar terms with him, and seemed to like the boy a great deal.

He grabbed the flowers and went over to the stenographer's desk to find out why she wouldn't accept them.

"I bought these especially for you, Miss Smith," he said, in his most fetching way. "Won't you let me put them in a glass for you to stand on your desk?"

"I'd prefer you wouldn't do any such thing, Mr. Carter," replied the girl, distantly. "I don't receive flowers from the gentlemen in the office."

"You take them from Chester Young," said the clerk, in a jealous tone.

Hattie made no reply to his remark, but busied herself getting her work in readiness to proceed with the business of the day.

The clerk, finding that she was not disposed to talk with him, returned to his desk in a disgruntled frame of mind.

He had an idea that Ches was responsible for Hattie's attitude toward him, as he could not see how any typewriter girl could resist his friendly advances.

Ches, in the meanwhile, had returned to the outside room and was talking to Will about the stock market.

That afternoon the dude clerk overheard Ches tell Will that he had got hold of another good thing and intended to work it for all it was worth.

Ches told his chum to bring down his money and they'd go in together as usual.

"So," muttered the dude, "that young monkey is specu-

lating in the market. That's against orders. I must let Mr. Ingoldsby know right away."

He went into the boss's private room and told him all he had heard.

Mr. Ingoldsby happened to be in a bad humor at the moment, for he had just lost a lump of money in a deal.

He rang for Ches at once.

"Look here, young man! Are you speculating in the stock market?" he asked, in a sharp voice.

"Who told you I was speculating, sir?" asked Ches.

"Answer my question," said the broker, aggressively.

"Yes, sir; I have done something in that line."

"Well, cut it out, or I'll cut you out. You can go," replied Mr. Ingoldsby.

When Ches came out he told Will of the call-down he had received.

"Somebody in the office has found out what we are doing at the little bank and reported the matter to Mr. Ingoldsby. I wonder who it could be?"

"I'll bet it was Carter," said Will, referring to the dude clerk. "He was just inside talking to the boss. He's sore on you over Hattie."

"I believe you're right. I don't see how he learned that I was speculating. Only a pretty mean chap would give a fellow employee away."

"He'd do it to get square with you for having the inside track with Hattie. It would suit him pretty well if he could have you fired. He'd be glad to get you out of the way. Did you get orders not to speculate any more?"

"I did."

"What are you going to do about it?"

"I am going to do as I please. I've got next to another good thing, and I'm not going to lose the chance of making several thousand dollars on account of that dude. It will take me a whole year to make \$500 running my feet off carrying messages. I don't care whether I get bounced or not. I could rent desk room somewhere and make more than I make here, and be my own boss, besides."

Ches was hot under the collar at Carter, and he walked into the counting-room to give him a lay-out.

"Did you tell Mr. Ingoldsby that I was speculating in stocks?" he asked the dude, after walking up to his desk.

Carter saw that Ches was mad, and it tickled him.

"Don't bother me. I'm busy," he replied, with an exasperating grin.

"That's as much as an admission that you did tell him. You're a fine thing to call yourself a man," said Ches, sarcastically, and loud enough for everybody in the counting-room to hear. "A tale-bearer and a knocker. You ought to be kicked around the block."

Carter lost his coolness under the sting of the young messenger's words.

"How dare you talk to me that way, you whippersnapper? Do you know who I am?" he roared, furiously.

"Yes, I know who you are, and I was just telling you what you are, you imitation dude," retorted Ches.

"You're an impudent puppy, and I shall report your insults to Mr. Ingoldsby," fumed Carter, very red in the face, for he saw Hattie looking in his direction, and he knew she must have heard all Ches said.

"I would. I'd run in right away and do it. He's in his office now. You were a fine kid when you were young, I'll

bet. You're only an overgrown kid now, anyway. I'll bet the typewriter girls around this neighborhood you have been trying to mash have got you down fine. It would make your ears tingle to hear what they think of you. At any rate, I know what one young lady thinks of you, and I'd hate to tell you."

The boy's last words made Carter furious.

He picked up his ink bottle and threw it full in Carter's face.

If the boy hadn't dodged it quicker than lightning he would have been seriously injured.

As it was, it struck him a glancing blow on the upper side of his head, opening his scalp nearly three inches and dazing him for a moment.

In its flight through the air the inkwell struck the cashier, who was coming around to see what the trouble was about, full in the chest, spattering him with black ink.

As Ches staggered back, a stream of blood flowing down his cheek, Hattie sprang to her feet with a scream and rushed to him.

Before she could reach him Ches had sprung like a tiger at Carter.

He smashed him rapid blows in the face, and they both went down upon the floor, where the boy proceeded to pound the dude clerk in a lusty way.

Carter, however, was not easily knocked out, and began to strike back.

The office was in an uproar.

The other two clerks rushed into Carter's alley and tried to separate the combatants, while Hattie stood looking on in great distress and excitement, and the cashier, after wiping the ink from his vest and shirt front, and finding them both spoiled, endeavored to interfere, also.

The customers, including Will, rushed up to the brass railing which divided the counting-room from the reception-room and peered through at the rumpus.

The noise also reached Mr. Ingoldsby in his private office, and he came out in no pleasant humor to see what was the matter.

It didn't take him but a moment to understand that there was trouble in his counting-room, and he made his way there as quickly as he could.

To the outsiders it looked as if there was a small riot going on in there.

Will took the liberty of following his employer through the door.

He suspected that Ches and Carter were engaged in a scrap over the speculation business, and he hoped his chum would put it all over the dude clerk, for, in his opinion, the latter deserved to get all that was coming to him.

When Ches was finally dragged away from Carter, the whole side of his face was red from his blood, and the dude was also smeared with it, in addition to a pair of decorated optics that would be beautifully black on the morrow.

"What is the meaning of this disgraceful scene?" demanded the broker, his face as dark as a thunder-gust.

The cashier and the other clerks thought it best to let the combatants make their own explanation.

Carter, rumped and demoralized, got in the first word.

He accused Ches of coming up to his desk and insulting him because he had reported him guilty of speculating in the market on his employer's time.

He said the boy was about to strike him and he had thrown the inkwell in self-defense.

Then Ches had jumped on him and pounded him with his fists.

The young messenger was about to defend himself when Mr. Ingoldsby turned upon him and said:

"Go into the wash-room and wash your face, and then get your wages from the cashier. You're discharged. I won't have you around here any more."

Then the broker turned on his heel and walked back to his office.

CHAPTER XI.

CHES HIRES AN OFFICE FOR HIMSELF.

Carter smiled triumphantly when he heard Mr. Ingoldsby discharge Ches without a hearing.

It was salve for his bunged face and blackened eyes, and he felt that his dignity as clerk had been sustained.

The cashier, who was not fully acquainted with the merits of the case, had nothing to say for the present, but he intended to make Carter pay for the damage he had inflicted on his shirt and vest.

The other two clerks, in common with Hattie, who had heard and seen the whole of the trouble, considered that Mr. Ingoldsby had treated his messenger unjustly, though they had to acknowledge that Ches had started the scrap by accusing Carter of telling on him to the broker.

Will, though he hadn't seen anything of the row to speak of, sided with Ches on general principles.

He followed his chum into the wash-room to help him clean himself.

"Say, the boss isn't treating you right to fire you without giving you a chance to explain your side of the question," he said.

"I can't help that," replied Ches. "He's got a grouch on this afternoon, anyway, and it's a wonder he didn't bounce Carter, too. I wish he had, for I hate to have that dude get the better of me. However, it can't be helped. I don't care a rap, anyway. I'll make more money in a month on the outside than I'd earn here in a year. He won't get another messenger to treat him any fairer than I did. I attended to his business from the ground floor up. It is precious little of his time I lost in going to the bank once or twice when I was out. The only thing I regret is leaving you and Hattie; but I'll manage to see you both, just the same."

"Maybe the boss will reconsider throwing you out," said Will, hopefully.

"He needn't do it on my account. I'm out for good, and I wouldn't come back if he asked me to," said Ches, resolutely, as he laved his face and finally bound up the cut in his head with his handkerchief.

"What are you going to do?"

"I'll let you know later on. You'd better get back to your blackboard or you may get a call-down, too."

"It's nearly time to quit. It wants ten minutes of three."

"Well, the ten minutes belong to the boss, so you'd better go out and give him the benefit of the time."

"Wait for me downstairs, will you?"

"I will," replied Ches, leaving the room and going over

to Hattie's desk, where the girl sat doing her work with tears in her eyes. "Well, I'm bounced, Hattie," he said, with the ghost of a smile.

"It's a downright shame, Ches," said the girl, taking his hand sympathetically. "I mean to tell Mr. Ingoldsby that you were not half as much to blame as Mr. Carter was."

"Don't do it, Hattie."

"Yes, I will. The idea of that man throwing that ink-well at you the way he did. He might have killed you. Are you much hurt, you poor boy?"

She rose and felt of Chester's head in a tender way that showed him how deep her concern was for him.

"Don't worry, Hattie. It doesn't amount to anything," he answered, reassuringly.

"It bled dreadfully," she said, with a quiver of her lips. "I thought—I thought—you were——"

She broke down, and taking up her handkerchief, buried her face in it.

He could see that she was sobbing, and he bent over her.

"Don't cry, Hattie. I'm all right. I've got to leave the office, but I'm not going to lose you, just the same. I think as much of you as I do of my mother and sister," he went on, in a low tone. "You know I do, don't you?"

"Yes," she sobbed.

"And you think the same of me, don't you?"

"Yes. But I don't want you to go. I shall feel lost without you to talk to sometimes."

"Never mind. I'll call on you twice a week at your home, and I'll see you often down here, for I'm not going to leave Wall Street, though I don't intend to work for any other broker."

"What are you going to do?"

"I'll let you know in a day or so. Maybe I'll be down early enough in the morning to see you before you go to work. Good-bye till then."

She gave him her hand and looked at him with glistening eyes.

He turned away to say good-bye to the two clerks with whom he was on friendly terms.

Both of them said it was a shame he had been unfairly discharged.

They said they were going to put the facts before the cashier and get him to put Mr. Ingoldsby in possession of the truth.

"It isn't worth while," replied Ches. "I wouldn't come back if he asked me to, after the way he treated me. I have no wish to be in the same office with such a man as Carter, anyway."

"Going to look up another job, I suppose," said one of them.

"I'll let you know what I'm going to do through Will," said Ches.

Then he wished them good-bye and walked over to the cashier's desk.

"You'd better come around in the morning, Chester," said the cashier. "I don't believe Mr. Ingoldsby will refuse to reinstate you when I have a talk with him, as I mean to do presently. He didn't hear your side of the trouble, and you have a right to be heard in your own defense."

"Then he should have heard me at the time."

"He's out of humor this afternoon, and acted hastily. You'll find he'll send for you to come back."

"I don't expect to come back if he does. The woods are full of messengers looking for a job. Let him see if he can get one who will be more faithful to his duties than I was to mine."

"Well, here is your money, but I want you to come in and see me in the morning. I'm sure you'll be put to work again."

"Maybe I will, Mr. Forbes, and perhaps I won't. It will be just as I feel in the morning," replied Ches, putting the money in his pocket.

He had made up his mind not to come back under any circumstances, but he thought there was no occasion for him to tell the cashier his sentiments on the subject.

He and Will went home together, but he said little about what he intended doing.

"I don't intend to tell mother that I'm out of the office. It would only worry her," he said to his chum. "So don't let on when you come around to the house."

"All right," answered Will.

Of course Ches had to make some explanation to his mother to account for his wounded head, but he made very light of it, saying that he had received it in a little scrap he had had at the office with one of the clerks.

It didn't look bad anyway, as the corner druggist had fixed it up for him with a strip of court plaster after removing some of the hair.

Next morning he and Will went downtown at the usual time, and they waited at the corner of Broadway and Wall Street for Hattie and Daisy to come along.

Daisy had heard about the trouble which had culminated in Chester's discharge from Mr. Ingoldsby's office, and she tendered him her sympathy, and at the same time expressed her indignation at what she called his unfair treatment.

"Never mind, Miss Daisy, I'm not worrying over the loss of my position. I think I can get along as well without Mr. Ingoldsby as he can without me," said Ches, in his customary cheerful way.

"I'll bet Carter thinks now he'll be able to make love to you, Hattie, since Ches is out of the way," said Will, with a chuckle.

"I'll never even notice the man again," replied Hattie, indignantly.

"I hope you won't," said Ches. "He isn't half a man to go and knock me to Mr. Ingoldsby."

The young messenger left them at the entrance of the building and strolled off down Broad Street.

At half-past nine he went up to the little bank on Nassau Street to put through a deal in R. & S.

This was the transaction Carter had heard Ches and Will talking about in the wash-room, and which had induced him to report to Mr. Ingoldsby that his messenger was speculating during office hours.

The clerk had not mentioned Will's name, as he had nothing against the marker, and so the broker was not aware that the boy was also speculating through his chum.

Ches had got the tip from Miss Cobb, who received it from the broker who was smitten with her.

R. & S. was going at 65.

Ches ordered 2,000 shares bought for his account and 100 for Will.

Then he went up to the visitors' gallery of the Exchange to pass the time.

He stayed there an hour and then went around looking for desk room in an office.

While engaged in this quest he ran across a man in the Pluto Building who wanted to rent a small room attached to his suite of three rooms.

It was on the third floor, and as the rent was reasonable Ches agreed to take it.

He paid the man three months' rent in advance as an evidence of good faith, and took possession of it, buying the desk, table, rug and other furniture just as it stood.

He then went out and arranged to have a stock ticker put in right away, and got a sign painter to inscribe his name on the glass panel of the corridor door.

His directions to the painter were simply to put "Chester Young" in the center of the glass, under the number of the room, which was 92.

One of these days he hoped to be a broker, but for the present he was nothing in particular, and his name was sufficient to direct his friends to his office.

He subscribed for a couple of Wall Street dailies, and a financial weekly.

He bought a limited amount of stationery, and a couple of small account books.

A handsome calendar and several water-color pictures were secured to ornament the walls.

He had everything in shape by three o'clock, even including the indicator, which was installed a few minutes before that hour.

Locking the office up, he started for the building where he had been lately employed in order to meet Will, as he had promised to do.

CHAPTER XII.

CHES CLEARS \$30,000 ON R. & S.

"Well, old man, what have you been doing with yourself all day?" asked Will, when they came together.

"I bought 100 shares of R. & S. for you to begin with, and 2,000 for myself."

"If we come out ahead, for every dollar I make you'll make twenty. I don't wonder that you're independent and prefer to be your own boss to coming to work for Mr. Ingoldsby again. Here's a note the cashier told me to hand you. It's a dictated letter from the boss telling you to come back and take your position again."

"He might have saved himself all that trouble, because no inducement that he is likely to make will get me to return to him after the way he bounced me."

"You mean that, do you?"

"Yes. And to prove it I'm going to take you down to my office."

"Your office!" ejaculated Will.

"Yes. I hired a room to-day, and I've got it all fitted up ready for my own accommodation."

"What kind of business are you going to carry on there? Something connected with the Street?"

"I'm going to use the room as my private headquarters, where my friends can call and see me when they feel like doing so."

"Where is your office?"

"In the Pluto Building, on the third floor, Room 92. Put that down for future reference."

In a few minutes they were in the elevator going up, and were landed at the third floor in about half a minute.

Ches then led the way to his office.

"You've got your name up like any of the tenants, haven't you?" said Will, when they paused before the door of Chester's den.

"Why not? I'm a tenant. I've paid my rent for three months in advance."

He unlocked the door and they walked in.

"Take a seat and make yourself at home."

Will did so, and Ches explained his present plan, which was to operate on the market whenever he saw a good chance of making a few dollars, or many dollars, as the case might be.

"I can now give my whole time and attention to the business, and if I succeeded so well before I certainly ought to do even better after this."

Will thought so, too.

"I hope you'll take me in on some of your deals so I can get ahead also, same as you have been doing."

"Sure, I will. Aren't you in with me on the R. & S. deal?"

They talked awhile over Chester's prospects, and then they left the office and went home.

That evening Ches called on Hattie at her home.

He was warmly welcomed both by the stenographer and her mother.

Mrs. Smith was deeply grateful to the manly boy for saving her daughter from drowning at Shelter Island, and tried to show her appreciation of that service in every way she could.

Ches told Hattie right off that he had mailed a letter to Mr. Ingoldsby, in answer to the one she had typewritten at his dictation, declining to return again.

"I am sorry," replied the girl.

"You needn't be," he answered. "I expect to do much better on my own hook. I have an office in the Pluto Building, and I want you and Daisy Green to pay me a visit on Saturday when you get through at your offices. There is the number of the room and the floor it is on."

"You're not starting out as a broker, are you?" Hattie asked, in surprise.

"Oh, no. I want a place to stay when I'm not busy outside."

"What are you going to do to make money?"

"Operate on the market for myself, just like hundreds of others do who have desk room in the different offices in the neighborhood."

"And you think you will be successful?"

"I have to take my chances like anybody else in the game. But with a capital of \$19,000 to back me I ought to do something."

Ches then told Hattie how he had gone into R. & S. that day to the tune of 2,000 shares on the strength of a tip received from Miss Cobb. "I put up \$13,000 as margin. If the stock goes up ten points I'll make \$20,000. I wouldn't make that as a messenger if I ran errands till my hair turned gray."

Ches spent a very pleasant evening with Hattie, and took occasion to tell her again how much he thought of her, and

he got her to admit once more that she thought more of him than anybody in the world next to her mother.

Ches spent the greater part of next day hanging around the visitors' gallery of the Exchange watching the brokers on the floor below.

There was no movement to speak of in R. & S., and it closed at about the same price it had the previous day.

Next day it advanced a point, and on Saturday it went up half a point.

Will escorted Hattie and Daisy to Chester's office at a little after one that day.

The girls declared that he had a very cozy den all to himself.

Ches then invited all hands to lunch at his expense.

They accepted his invitation, and he took them to a very nice and reasonable-priced restaurant on Beaver Street.

This place was frequented by the better class clerks, and by many brokers who did not care to patronize Delmonico's.

The girls being good-looking and vivacious, attracted considerable attention, and many of the bachelor clerks rather envied the two boys as they chatted and laughed with their fair companions.

After the meal each boy took his particular divinity to her home and remained to supper with her, after which they met at a certain corner by appointment and took in a show.

On Monday things became interesting in connection with R. & S.

There was a mob of brokers after the stock, and as they couldn't get half enough of it the price went up five points, closing at 71 1-2.

Ches felt pretty good when he read that quotation off the tape.

He was practically \$12,000 to the good on that deal.

Next day the stock took on a boom and the traders went wild over it.

The price went up by bounds to 80, and then Ches decided that it was time to cash in.

Accordingly he left his order at the little bank to close out his and Will's accounts at the market.

The bank's representative sold both lots for 80 1-4.

Chester's profits amounted to \$30,000, while Will made \$1,500.

"I'm now worth \$49,000," said Ches to Will that afternoon, when the latter came up to see him as usual.

"You'll be worth \$100,000 if you keep on," said Will.

"How Mr. Ingoldsby would open his eyes if somebody told him you were worth all that money. As for Carter, he would throw so many fits he'd have to be carried to a hospital."

"Neither of them is likely to hear anything about my financial standing," said Ches, "unless you tell them, which isn't likely, I guess."

"I should say not," answered Will.

"How do you like your new job as messenger?" asked Ches.

"First-class."

"What kind of chap took your place at the blackboard?"

"He's a little fellow, nice enough in his way."

"Carter didn't gain anything by getting me out of the office. Hattie told me that she will not even notice him any

more, except where business makes it absolutely necessary for her to do so."

"The other clerks are not very friendly with him any more, and I don't believe the cashier thinks a whole lot of him, either. He killed himself with the office by throwing that inkwell at your head. If it had struck you square in the forehead you'd have gone to the hospital."

"Well, let's go home. When you come around to-morrow afternoon I'll have the bank's check ready for you to take up and cash."

"I tell you it feels good to be worth \$2,600," said Will, as he put on his hat.

"I dare say, but you'll feel better when you're worth \$5,000."

"Bet your boots I will," replied Will, as they walked out of the office.

CHAPTER XIII.

WILL NASH GETS A TIP AND SHARES IT WITH CHES.

Will appeared at Chester's office on the following afternoon eager to get his check and to collect his money.

"Are you going to carry that \$2,150 uptown in your jeans?" asked Ches, as he handed his chum the check he had received for Will from the little bank.

"Why not?"

"You might lose it."

"Don't you worry about me losing it."

"Your pocket might be picked."

"Who'd know I had such a wad in my trousers?"

"Oh, some of these crooks who infest public conveyances seem to be gifted with second sight. If I were you I wouldn't take any chances with the money."

"But I've got to take it home," protested Will. "What else should I do with it? I'm not going to present it to the bank."

"You've got \$500 in cash in your trunk at home, haven't you?"

"Sure, and I'm going to put this with it."

"Suppose a sneak thief got into your flat when your mother was out at the grocer's, or the butcher's, and went through your trunk, you'd be cleaned out. It's rank foolishness to keep so much money at home."

Ches's words caused Will to recognize that fact.

"Well, what would you do with it? What do you do with your money?"

"Ask the cashier of the bank to give you a certificate of deposit. If you should lose that, by theft or otherwise, you could stop payment at once. Nobody could cash it but you, anyway."

"Is that the way you do?"

"That's the way I have been doing, but I'm going to make a change after this."

"What kind of a change?"

"I've hired a box in the Washington Safe Deposit vaults, and I put my \$49,000 there to-day after I cashed my check."

"What's the matter with you putting my money in your box, too?"

"I'll do it if you want me to."

"I think you'd better. I'll bring down \$400 of the money in my trunk and you can put that with it."

"All right. Endorse your check. I'll collect it to-morrow and put it in an envelope with your name on it, and an endorsement that the sum of \$2,500 belongs to you. Then if I should drop dead you could claim it without any trouble."

"I guess you're not likely to drop dead."

"I hope not; but you never can tell what might happen. You remember what a close call we both had to passing in our checks on Decoration Day; and you haven't forgotten, I guess, that that chandelier came within a hair of knocking you out on the following day. Accidents are liable to happen any time."

Will admitted the force of his friend's argument.

He sat at Ches's desk, endorsed his check and handed it to his chum.

"I'd like to have all my money at the house so I could look at it occasionally, and count it over," he said, regretfully; "but I see now that it's taking too great a risk. I dare not leave it in my trunk after what you said. I'd be thinking all day at the office about thieves breaking in and looting the place."

Next morning Will brought the \$400 downtown with him and gave it to Ches, who later on collected the check and put the whole amount in his safe deposit box.

It might have been a week later that Ches noticed an advance in D. & G. shares.

This was a first-class stock that seldom sold under 80.

It was now ruling at 86.

Ches went to a big brokerage office and left an order for 4,000 shares on margin.

It took a large part of his capital to make good the ten per cent. security, but he put it up like a little major.

Three days later D. & G. went slightly above 90.

Ches immediately ordered his stock sold.

This was done at once, and he came out of the quick deal \$16,000 to the good, raising his capital to \$65,000.

He said nothing to Will about this transaction, but he told Hattie the next time he called on her at her house.

"I'm not so bad for a new operator," he told her. "I've only been out of the office three weeks, and I've made \$46,000 all told in the two deals I've put through. I guess I'll be able to pay your dressmaking and milliner's bills one of these days, Hattie, if you'll give me that privilege," he added, laughingly.

"Why, Ches, how you talk!" she exclaimed, blushing deeply.

"I'm only talking what I mean. Don't you think enough of me to marry me some time?"

"Now, Ches, do speak sensibly," she said, in evident confusion.

"That's what I'm trying to do. I don't see any use of beating around the bush, so I'll put it right up to you now. Will you marry me when I'm twenty-one, or won't you? Yes or no, dear?"

"Do you really mean that, Ches?" she asked, with an earnest look.

The sly puss knew as well as she knew anything that Ches wanted her.

"Yes, I mean it. What's your answer?"

"You saved my life, Ches," she replied, softly. "If you think I can make you happy I will say 'Yes.'"

Ches grabbed her in his arms, and there was a sound like

the popping of

she was blushing at

The next deal that

later.

The papers were full of

per, which had gone from \$1

The outlook was that the stock

The Curb brokers and the general public were

it, and Ches thought he would get in with the

see how he would come out.

He bought 3,000 shares of Montana Copper out-

paying about \$60,000 cash for it.

In a week it was up to \$30 a share.

A few days later he sold out at \$32.25 a share, and made

\$36,000 profit.

He was hardly out of it before the boom burst and the

stock tumbled to \$18.

A whole lot of people got badly caught in the slump.

Many brokers who had invested heavily under the idea

that Montana Copper was going to \$40 at least were so

badly squeezed that they had to borrow money at high rates

to save themselves.

Ches sat in his office and congratulated himself that he

was so lucky as to get out at a profit that raised his finan-

cial status to \$100,000.

When he told Will that he had cleared a wad off of Mon-

tana Copper, his chum wanted to know why he hadn't let

him in on the same good thing.

"You'd have had to go in on margin, Will, and I didn't

think you ought to take the risk with your little money. I

bought the shares outright, which, after all, is the only safe

way to do business in Wall Street. Even at that, I'll bet

that lots of people who went into the boom got badly

pinched."

One day soon after Ches met Will on the street with an

envelope in his hand, returning to his office.

"I've got a tip, Ches," he said, with dancing eyes, "and

it's a good one, too."

"Glad to hear it," replied the young operator.

"I'll be up to your office a little after three and I'll let

you in on it."

"If there's anything in it I'll make it all right with you,"

said Ches.

"You can't pay me anything," replied Will. "I'm under

too many obligations to you already. You get it for

nothing."

"That's cheap enough," laughed Ches. "I'll look for

you around quarter past three."

Ches was in his office at that hour, reading an afternoon

paper, when Will walked in and helped himself to a chair.

"Are you ready to hear about my tip?" he asked.

"I'm always ready to hear about anything that has money

in it."

"Most everybody is of your way of thinking," grinned

Will, "though the minister of our church said last Sunday

night that money was the curse of the world."

"If it is it's a necessary evil, for one can't get along with-

out it."

"He meant a whole lot of money—a superabundance.

He said that Providence to show her contempt for riches

generally bestows it on the unworthy."

"That's tough on our multi-millionaires," chuckled

give a whole lot
as they are some-
millionaire I'd build a
houses for poor people

"What about this tip?"
up in the Mills Building to-day with a note
the broker. You know him."
nodded, for he had carried many a note to that
office.

He was just going into his private office when he came out
with a well-known broker named Ashley. They were talk-
ing and I heard Harrington say: 'All right, I'll begin to
buy M. & N. to-morrow morning.' 'Take in all you can
get hold of until further orders, and have it delivered
C. O. D. at the Manhattan National.' Then Ashley walked
away and I handed my note to Harrington. What do you
think of it? A syndicate is going to corner M. & N., or
I'm away off."

"Looks like it."

"M. & N. is going now at 60. I want you to take my
money and get as many shares with it on margin as you
can. You ought to be able to buy ten or fifteen thousand
yourself on margin. I'll bet you'll clear over \$100,000. I
wish I was in your shoes."

"I'll think it over between this and to-morrow, and by
that time I will have decided what I will do."

The result of Chester's deliberations was that he bought
5,000 shares of M. & N. of one broker and 5,000 more of
another next day.

He also purchased 400 shares for Will, which almost
exhausted that lad's wad in his box.

CHAPTER XIV.

CHES MAKES OVER A QUARTER OF A MILLION.

There was no marked movement in M. & N. for three
days, though it advanced slowly to 63.

On Saturday morning, soon after the Exchange opened,
the stock made a sharp advance to 67.

Then it took an equally sharp slump to 62.

At that price Ches bought 5,000 more shares.

There were other heavy purchases and the price recovered
and went to 66, at which figure it closed at noon.

On Monday morning an idea occurred to Ches, and he
ordered his brokers to sell the whole of his 15,000 shares.

The stock went at 66 and 65, and other brokers, taking
alarm at the large sales, unloaded what they had bought
on Saturday, with the result that a slump sent the price
down to 62.

When Ches saw that it was recovering he ordered his
brokers to buy in the 15,000 shares again, and they suc-
ceeded in getting them at an average of 63.

By this bit of quick work the young operator bettered
himself to the extent of something over \$50,000 in an hour.

After that the stock advanced again and finally reached
70 by the time the Exchange shut down for the day.

Will came to his office a little after three, but Ches did
not tell him about what he had done in the market that
morning.

"I think it will go above 75 to-morrow," said Ches to his

chum. "If it does I am going to close my deal out, and
I advise you to let me do the same for you."

"Do as you think best," replied Will. "I'm relying on
your judgment."

Shortly after the Exchange opened in the morning with
M. & N. a point higher than the day previous the excite-
ment rose to a fever point around the pole of that stock.

Broker Harrington was bidding for it at rising figures,
and before eleven the stock was changing hands at 76.

Ches was in the gallery at the time, and he waited till
it got up to 78, then he started for the offices of his brokers
and ordered them to get rid of his and Will's shares in
small lots.

The syndicate had not yet commenced to unload, and
the brokers employed by the combination were surprised at
the unexpected appearance of so many shares on the mar-
ket, for they supposed they had secured about all there was
floating around.

It wasn't necessary for them to buy any of that offered
by Ches's brokers in order to sustain the price, as there was
a horde of eager purchasers on the floor who grabbed it
all up.

Ches got 78 3-8 for his holdings, clearing a trifle over
\$15 a share or a total of \$227,000, which made him worth
now \$400,000.

Will made a profit of \$18 a share, which made him worth
nearly \$10,000.

When Ches told him the result of their latest deal he
uttered a whoop of joy.

"You must have made a mint yourself out of that tip,"
said the lad.

"Yes, I did pretty well."

"How much are you worth now?"

"I have concluded not to let on how much I am worth,"
replied Ches. "I think that is a business secret a person
ought to keep to himself."

"Don't you mean to tell your mother?"

"Yes, I have no objection to taking her into my confi-
dence. She has the right to know."

"How about Hattie?" chuckled Will, who knew that
Ches was infatuated in that quarter, and that the girl
thought just as much of him.

"What about her?" blushed Ches.

"You'll tell her, won't you?"

"What for?"

"Because she's your best girl."

"Sure of that, are you?"

"Of course I am. You and Hattie are as thick as peas
in a pod."

"How about you and Daisy Green?"

"Oh, we're good friends."

"Yes, I guess you are. You'd have a fit if anybody
other than yourself made up to her."

"Oh, go on," replied Will, getting red in the face.

Ches laughed and said no more about Miss Green.

Will then began to talk about the swell time he was going
to have that winter with plenty of money in his pocket.

"To begin with, I'm going to fit the whole family out
in new clothes, from father down to Dottie," he said.

"Then I'm going to——"

A knock at the door interrupted him.

"Come in," said Ches, wondering who his visitor was.

The door opened and a clerical looking man walked in. He glanced at the two boys and around the room and started to back out.

"Made a mistake?" asked Ches.

"I was looking for Mr. Young," said the visitor. "I see he is not in."

"I am Mr. Young," said Ches.

"Pardon me, but you are not Mr. Chester Young."

"Well, I had an idea that I was Chester Young; but if you can show that I'm not I will give your argument a hearing."

"Is this your office?" asked the caller, doubtfully.

"Yes, sir."

"You are only a boy."

"I am compelled to admit that; but as long as it's no crime to be a boy I have no apology to make," replied Ches, politely. "If you have any business with Chester Young you can state it to me."

The man seemed confused for a moment, then he said:

"I saw your name on the door and thought I'd call and ask for a subscription for the heathen. The society which I have the honor to represent is making a collection among the charitable to secure a fund to buy red flannel shirts for the Hottentots of South America."

"I thought the Hottentots were in Africa," replied Ches.

"I said Africa, didn't I?"

"You said South America."

"Well, Africa is in South America, anyway."

"Not when I went to school; but maybe there's been a change in the map since then," chuckled the young operator, who was now certain his visitor was a fraud.

"I suppose you can't afford to subscribe, as you're only a boy, so I will withdraw and visit next door."

"I think you'd better. My money is all invested in stocks at present. Come in some other time and let us know how the Hottentots are coming on. My friend and I take a great interest in the heathen. We're thinking of becoming missionaries one of these days when we grow whiskers."

The visitor frowned as if he had an idea Ches was guying him, and then walked out.

The boys then heard the door of the adjoining office slam, and concluded that the collector for the heathen had gone in there.

"That fellow is a rank fake," said Will. "The idea of his saying that Africa was in South America. He must be pretty ignorant. Why, any schoolboy knows better than that."

"And he knows better, too, or else he's off his block. It's my opinion there's something wrong about that chap. I don't believe he came in here to talk about the Hottentots."

"What did he do it for, then?"

"He just made that an excuse to account for his visit. I didn't like that man's eye. It's my opinion he's dangerous."

"Dangerous!" ejaculated Will, in surprise.

"Well, I think he's up to no good. I wouldn't be surprised if he was a crook in disguise."

"It's rather risky, isn't it, for crooks to come below the Dead Line? They can be arrested on sight."

"Provided they are recognized by any detective."

"I guess he's an expert panhandler," said Will. "That is, if he's really making a bluff of that heathen——"

Will was interrupted by a woman's shriek in the adjoining room.

The boys looked at each other and then Ches sprang to his feet.

"There's something wrong in that room," he said. "That visitor of ours went in there, and he may be up to something crooked."

Ches tried to look through the keyhole of the connecting door, but the key, which was in the lock, cut off the view.

He heard the sound of a man's voice, though not very plainly.

"We'll risk going in," said Ches. "I think that outcry of the girl justifies our intruding. At any rate, the gentleman who has those two rooms is the man I rent this office from. Come on."

Ches led the way out into the corridor.

Then he opened the door that communicated with the outer of the two offices.

There was no one there.

The door opening on the private room was closed, and Ches put his ear to the keyhole.

He heard a man's voice raised in a threatening tone, and then that of another who seemed to be protesting.

Ches decided to butt in.

Turning the knob, he threw open the door.

A startling scene presented itself to the two boys.

CHAPTER XV.

CHES FINDS A DANDY TIP.

Mr. Gardner, the tenant of the office, was seated at his desk with his stenographer beside him, her note-book open evidently for the purpose of taking dictation.

Close in front of the safe, which he was coolly rifling with one hand while he menaced Mr. Gardner and the girl with a revolver held in the other, stood the clerical looking man who had visited Chester's office a short time before.

The sudden entrance of the boys altered the situation materially.

The crook glanced at them in a startled way, and recognized them as the boys he had seen next door.

He saw that he was in a tight fix, and that his only chance lay in intimidating the newcomers long enough to enable him to make his escape into the corridor.

Acting on this plan he swung his revolver around and covered the boys alternately as he advanced toward the door, which they had left open.

"If you move I'll shoot you," he said, in a fierce tone. "Get back against that wall!"

As he spoke his back was turned to the occupant of the office and the girl.

Ches's quick wit came to his aid.

"Grab him, Mr. Gardner!" he cried, making a motion as if to the gentleman.

The crook, thinking he was about to be attacked in the rear, turned his head.

This was what Ches was aiming at.

He made a spring at the rascal and threw his arms about him, thus preventing him from using his weapon.

"Help me secure him, Will!" he cried, as he dexterously tripped the fellow up and they went down on the rug together.

Will got busy, and the first thing he did was to grab the revolver and wrest it from the crook's grasp.

That put the fellow entirely in their power.

Mr. Gardner sprang to his feet and rushed to help the boys.

"Give me the revolver," he said, "while you go and get a towel from the wash-room at the other end of the next room."

Will handed him the weapon and ran out after the towel.

When he returned with it Mr. Gardner tied the rascal's hands together, and that relieved Ches from the necessity of holding him any longer.

The gentleman then handed Ches the weapon while he went back to his desk, and, drawing his desk telephone to him, asked to be connected with the Old Slip police station.

He communicated the circumstances to the officer in charge of the station, and was told that two policemen would be sent to his office right away to take charge of the man.

Mr. Gardner then thanked Ches and Will for their fortunate intrusion, and Ches explained what had led them to come in.

In a short time the officers appeared and they replaced the towel with a pair of handcuffs, after which they marched their prisoner away, Mr. Gardner accompanying them to press the charge.

Ches and Will remained in the office talking with the stenographer, who was much upset by the experience she had been through, until Mr. Gardner got back.

"You sized that rascal up about right," said Will, when he and Ches were once more back in the young operator's office.

"He struck me right off as being a suspicious character," replied Ches. "When a man has a bad eye he will bear watching."

"He had a good make-up. 'Most any one would have taken him for a minister, or someone connected with the church."

"There are so many wolves going around in sheep's clothing that one can't be too careful in estimating the true value of a visitor. He came in here intending to stand me up if he thought it was worth while. As soon as he found I was only a boy, and there was no safe in the room, he concluded that the game wasn't worth the candle, as the saying is, so he got out and went next door. If that girl hadn't let out a smothered scream we wouldn't have known anything about what was occurring in there."

"Yes, that scream did the business for the rascal."

Next morning Ches and Will had to appear against the crook at the Police Court on Center Street, and the fellow was remanded for the action of the Grand Jury.

Ches had been so successful in his dealings on the market that he hardly looked for a set-back.

Being now worth \$400,000 he had some idea of starting out for himself as a regular broker, and trying to establish a business like the other traders in the Street.

Mr. Garner had notified him that he was going to give up his business on the first of May when his lease expired, and he advised the boy to see the agent of the building if he wished to keep his small office after that date.

Ches thought that Mr. Gardner's retirement offered him the opportunity to branch out as he had been thinking

about, so he interviewed the agent and took a lease of the suite of three rooms for one year, depositing the entire rent with a trust company at three per cent. interest, subject to the agent's monthly draft, as security.

This arrangement was made about the middle of March.

On the first of April Ches, while crossing Broad Street, saw a dark brown wallet lying against the curb.

It was a dark, rainy afternoon, and when he picked the pocketbook up he found that it was pretty thoroughly soaked.

He carried it to his office in his hand and laid it on the steam radiator to dry out.

While waiting for the dampness to evaporate the young operator speculated on its contents, and then occupied his attention with an afternoon paper.

In the course of an hour the wallet was dry enough to handle, and Ches proceeded to look into it.

It contained about \$25 in bills, a lot of memoranda referring to stock transactions, and a letter addressed to "George Edgerly, President. Important."

There was no address on the envelope, and there was nothing in the pocketbook that gave a clue to Mr. Edgerly's address, if the pocketbook was his, as Ches believed.

The young operator opened the envelope and took out the enclosure.

Spreading it out carefully on his desk, he read its contents.

It ran as follows:

"Dear George—Our company has just concluded negotiations for the purchase of the control of the D. R. & P. line, which will give us entrance to the coal mines and a complete monopoly of the coal traffic. We have been after this advantage for years, and would have secured the road before but for its president, who was also the controlling power of the Black Diamond mining district. His recent death removed the only obstacle to the acquirement of his stock which his heirs decided to close out at the good price offered them. Now here is a chance for us both to make a good thing. You have the money and I have the tip. There will be hardly any chance of picking up D. R. & P. stock in the open market, as it has long since been bought up in anticipation of this event, but I can put you on to a block of it that you must get hold of at once. It is held by an old man named Wm. Faber, who lives at No. — Kay Street, Jamaica, Long Island. The company has been after this block recently, but as I altered his address on the stock book, as soon as I found that the deal with the heirs was sure to go through, the agent employed to look him up has failed to locate him. Call on him right away and buy this stock, even at ten points above the market. D. R. & P. is now ruling at 80, and will go to 110 inside of the month. He has 10,000 shares, worth \$800,000. Of course you haven't the funds to buy it outright. But you can get an option on it for thirty days at probably five per cent. deposit, if you work the matter cleverly. Long before the option expires the stock will be worth over a million, and you and I will divide the profits. Attend to this at once. It won't take you more than a few hours to raise the money you need on your securities, and the result will be a fortune to us both,

"Yours truly,

"WILL."

"By George!" cried Ches, "this is a dandy tip. I should like to get hold of that block of stock myself. Since it is impossible for me to locate Mr. Edgerly and give him back his wallet, I see no reason why I shouldn't try and take advantage of this information. I'll start for Jamaica right away and see this Mr. Faber, and if I can make a deal with him I will do it."

CHAPTER XVI.

A BIG RISK, OR THE GAME THAT WON.

Ches reached for his hat and umbrella.

The first thing he did after reaching the street was to go to his safe deposit box and take out \$50,000 in big bills.

Then he walked up Nassau Street and took a car across the bridge for the Long Island Railroad Depot.

He was so fortunate as to catch a train that stopped at Jamaica, and was soon speeding toward his destination.

On reaching the town of Jamaica he asked to be directed to Kay Street.

The street was not far from the depot, and Ches found it without any trouble.

The number of Mr. Faber's house, which was a substantial, old-fashioned residence set in the midst of a good-sized lawn, was on the iron gate.

Ches walked up to the front door and rang the bell.

A trim-looking domestic answered his ring and he inquired for Mr. Faber.

He was shown into a comfortable sitting-room, and presently a white-haired old gentleman made his appearance.

Ches introduced himself and got right down to business.

He said he understood that Mr. Faber owned a block of D. R. & P. shares.

"I do," replied the old gentleman.

"Will you accept an offer for them?" asked the young operator.

"Whom do you represent?" asked Mr. Faber.

"I represent myself, sir."

The old gentleman looked his surprise.

"But, young man, this block represents 10,000 shares, the market value of which is \$800,000."

"I understand that, sir. But, if you are willing to sell me a thirty-day option on the stock, I will put up a five per cent. forfeit of its market value as a guarantee that I will take the shares within that time. If I should for any reason fail to do so, you would be ahead the amount of the deposit."

"Five per cent. of \$800,000 is \$40,000. Do you mean to say that you have that amount of money at your finger ends?"

"Yes, sir, and a good deal more."

The old gentleman shook his head doubtingly.

"You are only a boy. It must be that you represent some moneyed man who wants to get hold of my stock on the quiet."

"No, sir. I assure you on my word of honor that nobody but myself is interested in this matter. I can assure you further that I am worth \$400,000 in cash which I have made myself since Decoration day last year from a capital of \$500."

Chester's honest face and earnest manner greatly impressed the old gentleman, and his curiosity being excited

as to how the boy had managed to make such a fortune in so short a time, he asked his young visitor if he would tell him how he did it.

Ches felt that the only hope he had of doing business with Mr. Faber was to act with perfect frankness toward him, so he started in and told the story of his financial success to the old gentleman, who listened to his story in no little astonishment.

"Upon my word, young man, you are a wonder! Now tell me in what way you expect to benefit by acquiring control of this stock of mine. You have reason to believe that it will go up in price, is it not so?"

"Well, sir, I am buying it because I hope to sell it at a higher price in thirty days, otherwise it would be no object for me to make the deal."

"While I admire your business abilities and have no objection to assisting you to make a profit on my stock if you think you can do it, I hardly care to sell the shares on the terms you propose."

"Have you any terms to propose yourself, sir?"

"How much money did you bring with you to put up in case you came to an arrangement with me?"

"Fifty thousand dollars."

"I'll give you a ten-day option on my stock at 80, if you wish to deposit the \$50,000 as a forfeit."

"Won't you make it fifteen days? Even at that I'm running great chances."

"I'll tell you what I'll do. If you're unable to close the deal at the end of ten days, I'll extend it another ten on payment of another \$50,000."

"I agree to that if the \$100,000 deposit is to be considered as part payment for the stock if I close the deal within the twenty days," said Ches.

Mr. Faber consented to this proposition.

A paper embodying the terms of the agreement was drawn up and signed by the old gentleman, and Ches paid him the \$50,000 he had brought with him.

That concluded their business, and the young operator returned to New York.

When he came to consider the matter calmly he recognized the fact that he had taken a great risk on the strength of the document he had found in the water-soaked pocket-book.

He had started off and made the arrangement with Mr. Faber, putting up \$50,000 of his good money, without even taking the trouble to try and find out if the railroad deal in question was founded on any facts at all.

"I'm afraid that is the time I went off half-cocked," he said to himself, beginning to think that he had acted like a fool in his eagerness to secure the stock belonging to Mr. Faber. "However," he added, consolingly, "I've got ten days to find out how the cat is going to jump. D. R. & P. is good stock, anyway. I don't believe I can lose anything on it. Still, I might not be able to sell the option at 80 on so many shares. Well, now that I'm in the deal I'll have to see it through. If my tip is as good as I believe it is there's a whole lot of money in this thing for me. It is worth taking chances for. The uncertainty, after all, is rather exhilarating."

During the next three days Ches made inquiries relative to D. R. & P.

He easily found out that the big railroad the letter referred to as having absorbed it was the P. & R. system.

But he couldn't discover that the deal in question had gone through.

That was a secret known only to the insiders, and they were not ready to make the fact public.

It had long been known in Wall Street that the P. & R. was after the D. R. & P., but the impression prevailed that the big road would be asked to pay a bigger price for the controlling stock of the small road than it would consider profitable.

Ches interviewed the editors of the financial journals, but they could throw no light on the subject other than what most of the brokers already knew.

While Ches was thus engaged George Edgerly was in a stew over his lost wallet.

He advertised for its return, and pending results from his advertisement he called on his friend "Will," told him of the loss, and asked for Mr. Faber's address again.

He got it and was urged to lose no time in calling on Mr. Faber and concluding the contemplated deal.

He did so at once.

His visit on the same errand as Chester's opened the old gentleman's eyes to the fact that something was really doing with respect to his stock, and he regretted he had made the deal with the young operator.

However, he did not apprise Edgerly that he had sold an option on the stock.

He simply told him that the stock was not for sale, for the present, at any rate.

Edgerly tried his best to make terms, but he had to return to New York disappointed and report the facts to his friend "Will," who was great chagrined over the apparent failure of their project.

The ten days passed away and D. R. & P. not only gave no sign of advancing in value, but actually went down five points to 75.

Ches faced the alternative of either losing his \$50,000 or putting up \$50,000 more on the chance that something favorable might happen within the next ten days.

He chose to do the latter, and called on Mr. Faber with the money.

The old gentleman said nothing to him about the call he had had from Edgerly, but asked him if he had any idea why the price had slumped to 75.

Ches said he could not tell anything about it, but he hoped it would go back to 80, or above that, within the ten days.

The real reason for the decline was that the P. & R. people, unable to locate the Faber block of stock, were trying to bring it to the surface by depressing the value.

During the next five days they forced it down to 70, which was an unusually low figure for the stock.

Quite a number of bear brokers, among them Cohen, the man with whom Ches had had the run-in, as described in an early chapter, made large short sales on the strength of the slump, expecting to reap a big profit when the price turned.

At the end of the fifth day, with D. R. & P. down to 70, Ches began to get very nervous as to the outcome of the deal.

He found he was powerless to save himself unless something turned up.

The 10,000 shares he had agreed to pay 80 for were now worth \$100,000 less than that figure, and it was impossible for him to get rid of the option at a price that would prevent him from losing every dollar he had up.

Finally he decided on sending the letter he had found to the editor of the "Wall Street News," hoping it might be published and lead to something.

It was published with very pertinent comments, and created a sensation in the Street.

A rush was made by brokers to buy D. R. & P., but there was none to be had.

Inside of an hour the price of the stock jumped from 70 to 82, and Cohen, with other bears who had sold short, found themselves in a bad hole.

They made frantic efforts to get the stock to make good their engagements, but were unable to find it.

Their predicament became known and every broker almost in the Street heard of the facts.

The result of it all was that the hands of the P. & R. people were forced, and they gave out the news of the deal which had been completed between that road and the D. R. & P.

Next day the stock of the latter road went up kiting to 110.

Cohen and the other big shorts were ruined inside of twenty-four hours, and all had to make assignments.

Ches fell over himself with delight at the sudden change in the situation.

He had not only saved his \$100,000, but he stood to win \$300,000 on the deal.

He offered his option to a big firm of traders worth millions, and the head partner took it off his hands at 109, giving the young operator a clear profit of \$290,000.

"Gee! But I had a narrow escape that time," Ches said to himself. "Another day and I would have been \$100,000 out. I don't think I'll take such desperate chances again."

On the first of May he furnished up his suite of offices and hung out his shingle as a regular broker, much to his own and Hattie's satisfaction.

He didn't do any business to speak of for some time, but by judicious advertising and making himself known, he in time began to reach results.

At any rate, when he reached his twenty-first year, and married Hattie, he was on the highroad to success, with Will Nash as one of his trusted clerks.

At this writing he is one of the shining lights of Wall Street, and easily worth a couple of millions, but he often refers to the big risk he ran in D. R. & P. and the game that won.

THE END.

Read "ON PIRATE'S ISLE; OR, THE TREASURE OF THE SEVEN CRATERS," which will be the next number (135) of "Fame and Fortune Weekly."

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Fame and Fortune Weekly

NEW YORK, APRIL 24, 1908.

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GOOD STORIES.

"Conductors have to get their 'car legs,' just the same as sailors have to get their 'sea legs,'" observed a passenger on a West Fourteenth Street car. "The conductor on this car nearly falls down every time the car starts up. That's because he hasn't been a conductor but a few days. The average conductor, if you'll notice him, never falls against the passengers, no matter how much the car rocks. He can always retain his equilibrium, and without any apparent effort."

Shipbuilding in Germany during 1906 showed a marked increase over 1905, the gross registered tonnage of merchant vessels constructed, including ocean steamers, sailing vessels, river steamers, etc., having been 367,820 tons, as against 277,731 tons in the previous year. This represents an increase for the year of 32.4 per cent. The tonnage of war vessels constructed fell off from 30,630 to 23,671. At the close of the year 1906 there were under construction merchant vessels of various types aggregating 323,244 tons, and war vessels of a total of 72,444 tons.

While New York's demand for gold is being met by heavy shipments of the precious metal, it would be curious to learn what the loss in interest and the actual attrition of the bullion during the voyage across the Atlantic amounts to in the course of a year's financial activity, observes the London Chronicle. It is a recognized fact that, no matter how tightly gold may be packed, it "sweats" and loses weight in transit. It is carried in little oak kegs or small stout boxes, about a foot long, seven inches wide, and four inches deep, and squeezed in as tightly as possible. Nevertheless, there is a regular allowance for loss by attrition on the voyage, and in the course of years this loss to the commercial world amounts to a large sum. There is also the fact that while the gold is on the high seas it is useless, and the consequent loss of interest has to be allowed for. These details are so delicate that when South African gold is engaged for export to New York, other gold may be bought in London for immediate shipment, if by this means time may be saved in making a connection by a certain vessel. Because, if the actual gold from South Africa were waited for, the delay in trans-shipment might mean the loss of interest on the metal for two or three days.

The other noon in a downtown bystreet where a crowd of men gather along the sunny walk after their trips to nearby "quick lunches," there was a little scene enacted which illustrates vividly the attitude of "live and let live" which is the mark current of the ordinary New Yorker. A young, smooth-faced, sharp-eyed chap climbed upon an empty box where the crowd of idlers from the shops and offices was thickest, and began in a perfectly calm way to harangue those who would

stop to listen to him. He gathered a number to him with his first few sentences: "My friends, I ask you to pause for a moment and listen to my narrative. I am a poor but honest man. My motto is 'Excelsior'—with accent on the second syllable. My parents are dead, and I am a lone orphan. These personal facts are not related here to arouse your charitable instincts. I do not ask for charity. All I desire is a fair show to make my way in life, and, having walked these pavements for several days in search of work, I have come to this desperate pass. I propose to try to do something never yet done since Adam first wore trousers. I am going to pass among you with my hat and ask you to chip in a nickel apiece; and then, my friends, I shall attempt this wonderful feat. I shall try to turn a quadruple somersault in the air." He jumped down from the box, gravely passed his hat around, paying no attention to the chaff addressed him, and actually collected a score or more of nickels. When he was confident that no more were to be obtained, he returned to the box, put it aside, carefully buttoned his coat, spat on his hands, and turned a pretty fair somersault. He turned another and another, and then remounted the box and again addressed the crowd: "Kind friends, I have tried to turn a quadruple somersault, as I said; but I cannot do it. Thanking you, one and all, I remain yours truly." And not a man in the crowd uttered a complaint as he faded swiftly from their midst.

JOKES AND JESTS.

"How long were you in your last place?" asked the housekeeper. "Jist a month, ma'am," replied the applicant. "Indeed? What was the trouble?" "The trouble was, ma'am, that I got sick an' couldn't l'ave no sooner."

A Massachusetts jury reported that it would be impossible for them to reach an agreement. The court was displeased, and lectured them for their failure to agree. "Why, your honor," exclaimed the new jurymen, "how in the world do you expect the members of the jury to agree when the lawyers in the case can't agree themselves?"

"Why was it, my children," said the teacher with a patriotic moral in her mind, "that George Washington during the war with England was so poor that he had only one shirt to wear, and hardly enough to eat?" "I know, teacher," volunteered a wise little maid, eagerly lifting her hand. "Well, Sally?" "Please ma'am, it was because he couldn't tell a lie."

At a Fourth of July celebration in a Canadian town, where both English and American guests were assembled, the flags of the two countries were used in decorations. A frivolous young English girl, loyal to her king, but with no love for the Stars and Stripes, exclaimed: "Oh, what a silly looking thing the American flag is. It suggests nothing but checker-berry candy." "Yes," replied Senator Hoar, "the kind of candy that made everybody sick who tried to lick it."

A Massachusetts man tells a story illustrating the ruling spirit of a Yankee housewife. Late one night her husband was awakened by mysterious sounds on the lower floor of their house. Jumping out of bed, the husband took his revolver from a drawer and crept noiselessly to the head of the stairs. Presently the wife herself was awakened by a loud report followed by a mad scurrying of feet. Much agitated, she in turn sprang from bed and went to the door, where she met her husband returning from the scene of the disturbance, and wearing a very disappointed expression. "Richard," she asked, "was it—was it—" "Yes, it was a burglar." "Did he—did he—" "Yes, he got away." "Oh, I don't care about that," was the wife's rejoinder. "What I want to know is, did he wipe his feet before he started upstairs?"

BETRAYED BY MEXICAN JOE

By John Sherman.

No mortal being, unless he has traveled the length and breadth of Mexico within the past six months, can form any correct idea of the widespread drought which has prevailed there.

Last year the now grassless plains were dotted with large bands of antelope and tracked by myriads of quail. Now, no game can be seen far or near, for what has not perished has migrated long since to the ever-watered districts.

It was early in the drought that Mexican Joe, a restless wanderer on the plains of the northeastern part of the State of Chihuahua, came to El Paso, Texas, with a story of a gold find that set the three listeners to whom he confided his secret wild with the most hopeful anticipations. He told of a spot far out on a forty-mile wide desert where the sand was mixed with gold dust, and of which no one knew the existence but himself.

To no better subjects could he have told his story for credence, for all of them had been inoculated with the prospecting and mining fever from their childhood. The dust, he said, was rich; indeed, the specimens he showed were of an extraordinary character. He added that the gold lay sixty miles from water, thus showing the necessity of carrying water in great quantity on the suggested prospecting tour.

It took the party a week to fit out, and then it started from El Paso. The outfit consisted of an intelligent California mining expert, an El Paso merchant and a man called Swiss Joe. They had a good team of horses hitched to a long box wagon, and three bronchos to ride. The preparations for the trip had created some curiosity, and it took the party several days to dodge the men who were following them. It occupied over a week to reach San Antonio Springs, where the water barrels and canteens were filled before entering the desert.

On the evening of the second day out from the Springs the party made a dry camp at a promontory of rocks which jutted out into the burning desert. Up to this time Mexican Joe, the guide, had refused to say anything, except in a general way, as to the location of the gold. Now he told the party it lay twenty miles out in the desert from the point of rocks.

He proposed that, as the country was rough, the miner, merchant and Swiss Joe should ride to the spot in the morning and collect what specimens they pleased; that he should drive north along the base of the rocky range to another point of rocks, which he pointed out, and that the party should cut across the desert from the gold find and meet him there. In other words, he was to drive along one side of a triangle, while the miner and partners were to travel the other sides. All this was agreed to.

Shortly after sunrise the next morning the trio started out, full of hope and courage. What little wind there was came from behind, and the dust nearly choked them. The glare of the sun on the sand was almost blinding. It was noon before the party reached the spot where the gold was said to be.

A few minutes' hunt convinced them that all Mexican Joe had said about its abundance was true. The sand, as far as could be judged without an assay, was rich. Several hours were passed in collecting specimens, and then the party started back to meet the wagon.

Knowing they had a sufficient supply of water in the barrels in the wagon, the horses had been liberally watered from the canteens, and the party had drank freely. This had nearly exhausted the supply with them.

It was night when they reached the point where they had agreed to meet the wagon, but no wagon was in sight. It was subsequently learned that Mexican Joe had, at the last moment, repented of telling the secret of the gold, and that he had become suspicious of his partners, fearing they would leave him out in the cold and defraud him of his share. This fear moved him so suddenly and strongly that in a moment of regret and despair he determined to leave his partners to a horrible fate out in the waterless desert.

Then again he would be the only owner of the secret of

the gold dust. He therefore turned his back upon the meeting place and took the trail back to San Antonio Springs.

It is not difficult to imagine the feelings of the three men when they found that the wagon was not at the agreed meeting place. Numerous were the conjectures why it was not there. No one believed that Mexican Joe had lost his way, for the trail was too plain sailing, and the point of rocks where they were to meet never out of sight.

They thought perhaps that the smugglers who skirt the desert had followed the wagon trail and murdered their guide; that some poisonous snake had killed him; that he had been taken suddenly ill; in fact, they conjured up every reason for his absence but the right one. That they never once thought of.

They cursed their ill-luck, as well they might, for their position was a very desperate one. They were ninety miles from water, under a burning sun, and scarcely a cupful left in the three canteens; besides they had nothing to eat but two small tortillas.

The miner, who was a man of considerable nerve and energy, at last said: "There is nothing for it but to go as far as possible to-night," and the party started on their almost hopeless journey across the vast plain.

After going thirty miles, the bronchos, which had up to that time been led, were unsaddled and bridled, and left to find their way to water if they could. When morning came the party sat down to rest. They divided the tortillas equally, and each took a sip of water.

They had gone about forty miles. The sun was now so hot it was decided that it was better to wait until evening before resuming their journey. At nightfall the party again staggered onward. Twenty-five miles were accomplished, but the pangs of thirst were terrible. The merchant's tongue began to swell and crack. The miner could only speak in whispers, and Swiss Joe was the picture of stoical despair.

All three were very much chafed and footsore; but the merchant's feet were covered with blisters, the soles of his light shoes having been torn off from traveling on the rough ground.

On the morning of the second day the party staggered blindly onward. Occasionally they would sink down on the burning sand to rest; only, however, to get up again a moment later, as the thought of perishing there rose before them. On that day and the third night they traveled twenty miles, and were now but five miles from water. But these miles seemed as if they were a thousand.

The merchant's tongue now filled his mouth and throat, and threatened to choke him. Swiss Joe could scarcely crawl. His eyes were bloodshot, and he was out of his mind. The miner could not speak. He would stagger ten feet and then fall backward. On becoming conscious he would creep under a cactus for shade.

The party made one mile in seven and a half hours, when, by the merest chance, they were found by a body of Mexican Custom House guards.

The three gold hunters were taken to a camp some miles off, where they stayed until able to return to El Paso. The miner, who suffered the most, said that on the third day he thought he was walking through fire, and that when he lay down in the shade of the cacti he could hear running water and see a table covered with smoking dishes and iced wines, over which a little Mexican dog kept guard and would not let him touch anything.

The sufferings of the party were so great that not one of them since has even suggested getting the gold, which they know is a reality. It was some time before anything was heard of Mexican Joe. He is now said to be in Sonora.

A MIRACULOUS ESCAPE FROM DROWNING

"While we were off the Cape of Good Hope one time my life was saved by the most direct interposition of Providence," remarked a venerable-looking mariner to a group of interested listeners who had prevailed upon him to recount some of his numerous adventures.

"I was then captain of a fine East Indiaman. That was back in fifty-two, and we were homeward bound when we took a gale off the Cape. We were pretty well prepared for it, because it always blows hard down in those latitudes—at least, I've always found it did, and I've been around there a good many times.

"Well, it was about sundown when it began to breeze up, and before midnight we were hove to under a 'goose-winged lower maintops'l'.

"The sea was running fearfully high, but it came in long rollers, and we could handle it pretty well.

"The morning broke upon a wild-looking sight; the sun essayed to pierce through the dull, leaden clouds, but they were too heavy, they completely enshrouded the sun from our view, and we knew that we were in for a hard time.

"As the day advanced it seemed to blow fiercer and fiercer, until the gale raged so that I feared the small piece of tops'l which we had set would burst with the strain to which subjected. In which case, before we could set another sail the ship would fall into the trough of the sea and undoubtedly swamp.

"I ordered the men to rig a 'tarpaulin' in the mizzen shrouds; this, with much difficulty, was accomplished; and not a moment too soon, for the men had not quite finished securing the lashings when, with a report like a cannon, the tops'l went out of the bolt-ropes, leaving but a few tattered threads behind.

"These were jumped to secure by hauling up on the buntlines and clew-lines.

"I joined the men to lend them a hand, but just as we were about to 'belay' a mighty wave swept over us, and I felt myself borne off by the terrible rush.

"The sensation was most peculiar, and for an instant really delightful; it seemed in a second's time as if I were carried a mile, so tremendous was the sweep made by the heavy sea.

"As the next wave caught me and tossed me high on its crest, I saw the ship away up to windward and the faces of my crew above the rail.

"They were waving their hands to indicate that they saw me and would aid me.

"But I felt that it was mockery; they would be unable to render me any assistance.

"It would have been impossible to launch away a boat, for so small a craft could not have lived a moment in the mountain-like sea which was then running, and I being so far to leeward a life-buoy could not reach me.

"These thoughts flashed through my mind in an instant, for I had no longer time than that to realize my desperate situation ere another sea engulfed me, and I was carried down, down, down to the very depths of the ocean."

"How did you feel then, as you were going down?" inquired one of the group.

"Well, my young friend, I felt then as though I first knew what it was to live. Life seemed so dear to me. I realized that I was drowning. Then my feelings changed, and it seemed almost delightful to be drowned!"

"What!" exclaimed another of his eager listeners. "Delightful to be drowned?"

"Yes," replied the captain. "And I'll tell you why. It was such an easy, soothing sensation which overpowered me, and seemed to lull my senses into the most delicious slumber. I had seen my ship far away to windward and had resigned myself to die. Just as I had given up all hope a big roller came under, and down I went.

"I could see through the blue water in which I was submerged the faces of my wife and little ones, those beloved children at home. I could see them—they were near me—why, I kissed my wife and embraced my children, one after another they were all there beside me. Yes, I saw them all as I lay beneath that sea.

"Lightful sounds played in my ears, sounds resembling strains of far-distant music, and the undulating motion of the waters was fast lulling me to an eternal sleep.

"At once these pleasurable sensations ceased. I felt a chill, accompanied by a violent pain in my head and

chest, and the music which had played in my ears was now changed to a terrible ringing.

"I felt that I had arisen to the surface of the water, and by a supreme effort of my will I opened my eyes. But what a horrible scene met my bleared vision!

"There was my ship, which had last appeared a half a mile away, now towering above me, not more than twenty feet distant, threatening every moment to drift down upon me and roll me under, leaving me, crushed and bleeding, to die in agony, rather than to meet a painless death, the first experience of which I had already undergone.

"I could see the yards and spars suspended menacingly overhead, and, as in a dream, indistinctly hear the calls of my crew, as they caught sight of me so near them.

"Suddenly I received a violent shock, and at once lost all consciousness.

"Some hours I must have remained in this condition, for on again becoming sensible of my surroundings I found myself lying upon a lounge in the after-cabin of my ship, and heard the voice of my mate as he issued orders to his men.

"I tried to get upon my feet, but sank back powerless, and groaning with pain which the effort cost me.

"I then began to realize my condition, and with all the strength that I could summon I called to some of my people.

"I was startled at the sound of my own voice, it was so hollow and feeble; but faint as it was it reached the attentive ears of the steward, who at once made his appearance.

"He bestowed one glance upon me, then turned and rushed on deck, calling at the top of his voice to the mate: 'Mr. Griffin! Mr. Griffin! Come down into the cabin! The old man's alive! The cap'n's alive. I saw his eyes open!'

"'Thank God!' I heard the mate exclaim. A noble fellow he was, too, as he came down the after companion way, while at his heels followed the whole watch on deck, completely disregarding the strict rules of a vessel which forbid a man before the mast entering a ship's cabin unless ordered to by an officer. But I had previously gained the good will of my men, and, as may be imagined, this breach of discipline was overlooked.

"I first inquired as to the state of the weather, and then for the welfare of the vessel.

"'Oh, the weather is fine and the ship didn't lose a rope-yard except the tops'l that went afore you did,' replied my chief officer.

"Then I asked for the men; I wanted to know if any of them had been lost.

"'No; they are all right, saving Bill; he got knocked in the lee scuppers by the same sea that took you off, and broke his leg; but you, cap'n, had the narrowest squeak of any man I ever saw. Ye see,' he went on, 'when the sea broke we all of us but you and Bill got a "hand hold," then after the deck got clear of water we looked around and missed you.

"I looked off to leeward, and there I saw your head a-bobbin' up and down three ships' lengths away.

"The men wanted to lower a boat but I wouldn't let them, for it would have been murdering them if I had, and they could have done you no good. So we just had to stand and watch you till you went down out of sight. I tell you it was hard, cap'n.

"But in about a minute the second mate sung out: 'My, here's the cap'n right alongside.' And he grabbed a line and was making it fast around his waist to jump over for you, when—would you believe it? I never saw her do anything like it before—the old hooker (meaning the vessel) gave a lee roll till she buried her rail six feet under water and scooped up her cap'n just as though he were a fish and she was a net. But when the old girl had done that she didn't seem to care anything more for you, but let you flam down on the deck hard enough to stave your whole starboard side in, and it'll take most of this voyage to put ye in seaworthy condition! She saved your life, cap'n, saved it all alone. Bless her old timbers!' ejaculated the mate, steadily drawing his sleeve across his weather-beaten face.

"How long was I in the water? Not more than two minutes, though it seemed a lifetime."

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